

<i>SERFF Tracking Number:</i>	<i>GECC-125387596</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>GEICO Indemnity Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>2007-349</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>349-RV Rate</i>		
<i>Project Name/Number:</i>	<i>349-RV Rate/2007-349</i>		

Filing at a Glance

Companies: GEICO Indemnity Company, GEICO Casualty Company, GEICO General Insurance Company, Government Employees Insurance Company

Product Name: 349-RV Rate	SERFF Tr Num: GECC-125387596	State: Arkansas
TOI: 19.0 Personal Auto	SERFF Status: Closed	State Tr Num: EFT \$100
Sub-TOI: 19.0003 Recreational Vehicle	Co Tr Num: 2007-349	State Status: Fees verified and received
Filing Type: Rate	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding
	Author: Maria Papagjika	Disposition Date: 12/18/2007
	Date Submitted: 12/13/2007	Disposition Status: Filed
Effective Date Requested (New): 03/13/2008		Effective Date (New): 03/13/2008
Effective Date Requested (Renewal): 05/01/2008		Effective Date (Renewal): 05/01/2008

State Filing Description:

General Information

Project Name: 349-RV Rate	Status of Filing in Domicile: Authorized
Project Number: 2007-349	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/18/2007	
State Status Changed: 12/18/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
December 13, 2007	

The Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department

SERFF Tracking Number: *GECC-125387596* *State:* *Arkansas*
First Filing Company: *GEICO Indemnity Company, ...* *State Tracking Number:* *EFT \$100*
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TOI: *19.0 Personal Auto* *Sub-TOI:* *19.0003 Recreational Vehicle*
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1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Government Employees Insurance Company (GEICO) NAIC # 031-22063

GEICO General Insurance Company NAIC# 031-35882

GEICO Indemnity Company NAIC# 031-22055

GEICO Casualty Company NAIC# 031-41491

Automobile Casualty Manual Revision

File Number: 2007-349

Dear Commissioner Benafield Bowman:

For your review and acknowledgement, the above referenced companies herewith file revisions to the Automobile Casualty Manual currently on file with your department.

Specifically, a new program for Recreational Vehicles (RV) written on our automobile policy is being introduced at this time. With this program there are several new coverages; Vacation Liability, Replacement Cost Personal Effects, Emergency Expense Allowance, Emergency Roadside Service, and RV Medical Payments. Comprehensive and Collision coverage will now have variable settlement options available. This new program has no impact on the existing rates or rules for automobiles.

Justification for the above-referenced changes is set forth in the attached filing memorandum, exhibits and appendix.

To avoid disruptive changes to existing policyholders who currently have RVs on their policy, there will not be a requirement to convert to the new program. All new policies and new recreational vehicles added to existing policies will be added under the new program.

New forms for the new Recreational Vehicle program have been filed and subsequently approved under filing number 2006-337, State Tracking No. AR-PC-06-022338 and SERFF tracking number GECC-125056242 dated 1/4/2007.

Manual rate and rule pages are enclosed for your review. Manual rate and rule pages are not enclosed for GEICO General Insurance Company, as we maintain a special page (GG-1), which states GEICO General rates and rules are

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identical to GEICO's.

Upon receipt of your acknowledgment, we will proceed to implement these revisions for all new business policies effective on and after March 13, 2008 and for all renewal policies effective on and after May 1, 2008.

Very truly yours,

Maria S. Papagjika
Analyst, State Filings
(301) 986-3792
Fax: 301-986-3922
Email: mpapagjika@geico.com
Enclosures

Company and Contact

Filing Contact Information

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Filing Company Information

GEICO Indemnity Company
4608 Willard Avenue
Chevy Chase, MD 20815
(800) 824-5404 ext. [Phone]

CoCode: 22055
Group Code: 31
Group Name:
FEIN Number: 52-0794134

State of Domicile: Maryland
Company Type:
State ID Number:

GEICO Casualty Company
4608 Willard Avenue
Chevy Chase, MD 20815
(800) 824-5404 ext. [Phone]

CoCode: 41491
Group Code: 31
Group Name:
FEIN Number: 52-1264413

State of Domicile: Maryland
Company Type:
State ID Number:

GEICO General Insurance Company
4608 Willard Avenue

CoCode: 35882
Group Code: 31

State of Domicile: Maryland
Company Type:

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Chevy Chase, MD 20815	Group Name:	State ID Number:
(800) 824-5404 ext. [Phone]	FEIN Number: 75-1588101	

Government Employees Insurance Company	CoCode: 22063	State of Domicile: Maryland
4608 Willard Avenue	Group Code: 31	Company Type:
Chevy Chase, MD 20815	Group Name:	State ID Number:
(800) 824-5404 ext. [Phone]	FEIN Number: 53-0075853	

<i>SERFF Tracking Number:</i>	<i>GECC-125387596</i>	<i>State:</i>	<i>Arkansas</i>
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	\$100 per filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
GEICO Indemnity Company	\$100.00	12/13/2007	17099028
GEICO Casualty Company	\$0.00	12/13/2007	
GEICO General Insurance Company	\$0.00	12/13/2007	
Government Employees Insurance Company	\$0.00	12/13/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/18/2007	12/18/2007

<i>SERFF Tracking Number:</i>	<i>GECC-125387596</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 12/18/2007
Effective Date (New): 03/13/2008
Effective Date (Renewal): 05/01/2008
Status: Filed
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: GECC-125387596 State: Arkansas

First Filing Company: GEICO Indemnity Company, ... State Tracking Number: EFT \$100

Company Tracking Number: 2007-349

TOI: 19.0 Personal Auto Sub-TOI: 19.0003 Recreational Vehicle

Product Name: 349-RV Rate

Project Name/Number: 349-RV Rate/2007-349

Item Type	Item Name	Item Status	Public Access
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Cover Letter	Filed	Yes
Supporting Document	Filing Memo & Actuarial Exhibits	Filed	Yes
Supporting Document	Change Sheets for Manual	Filed	Yes
Rate	GE Miscellaneous Rules	Filed	Yes
Rate	GE Rates	Filed	Yes
Rate	GI Miscellaneous Rules	Filed	Yes
Rate	GI Rates	Filed	Yes
Rate	GC Miscellaneous Rules	Filed	Yes
Rate	GC Rates	Filed	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	GE Miscellaneous Rules	1,4-10-Revised; 11-13 New	Replacement	GE Misc Rules 2007-349.pdf
Filed	GE Rates	1-revised; 16-29 New	Replacement	GE Rates 2007-349.pdf
Filed	GI Miscellaneous Rules	1,4-7-Revised; 8-9 New	Replacement	GI Misc Rules 2007-349.pdf
Filed	GI Rates	1-Revised; 16-29 New	Replacement	GI Rates 2007-349.pdf
Filed	GC Miscellaneous Rules	Entire Section	New	GC Misc Rules 2007-349.pdf
Filed	GC Rates	1-Revised; 11-24 New	Replacement	GC Rates 2007-349.pdf

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ARKANSAS**

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**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

RULE 1. EXTENDED NON-OWNED AUTOMOBILE COVERAGE

Family Automobile Coverage may be extended at the rates specified below to cover:

- A.** the named insured, as defined in the Policy; or
- B.** a relative, as defined in the policy

for their liability arising out of the use by them or by others of any automobile not owned by the named insured or any relatives.

Coverage shall include any person or organization legally responsible for the use by the named individual of any automobile not owned or hired by such person or organization. With respect to the Liability coverages of the policy, the insurance applies to each such individual and to the spouse thereof.

Exclusion - This extended insurance shall not apply:

- A.** to any automobile owned by the named individual or a member of the same household other than a private chauffeur or domestic servant of the named individual;
- B.** to any automobile while used in the automobile business;

NOTE: This exclusion may be eliminated if the named individual, for whom this extended insurance is afforded, is employed in an automobile business which is not covered under a garage payroll policy. The rate for this extended insurance shall be 170% of the Private Passenger initial premium for the territory in which the risk is located in lieu of the rate specified below.

- C.** to any automobile while used in a business or occupation of the named individual for whom this extended insurance is afforded except an automobile operated or occupied by the named individual, private chauffeur or domestic servant;
- D.** with respect to relatives, to bodily injury to any fellow employee of the named individual injured in the course of his employment if such injury arises out of the use of an automobile in the business of his employer.

RATES – BODILY INJURY LIABILITY, PROPERTY DAMAGE LIABILITY AND UNINSURED MOTORISTS

If automobiles are furnished for the regular use of the named insured or a relative and there is no insurance afforded for the protection of the named insured or such relative on a direct primary basis for automobile bodily injury, property damage and uninsured motorist liability insurance, the rate for this extended coverage shall be 50% of the specified car rate applicable to the highest rated automobile furnished for such use.

In all other instances, the rates for this extended coverage shall be the same as the ENOA federal below.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

RULE 1. EXTENDED NON-OWNED AUTOMOBILE COVERAGE (Cont'd)

EXCEPTION: If the named insured or a relative is furnished an automobile for regular use in the business of the United States Government or the Government of the District of Columbia, the basic limits rates for the period of coverage shall be determined from the schedule below, provided coverage is limited by attachment of endorsement form " Federal Government Owned or Leased Vehicles".

- o **Bodily Injury** - Refer to rate section for named insured rate. For relatives, charge 200% of the named insured rate.
- o **Property Damage** - Refer to rate section for named insured rate. For relatives, charge 200% of the named insured rate.
- o **Uninsured Motorists** - Charge 25% of the specified car rate applicable to the highest rated automobile furnished for such use.

RATES - OTHER

Refer to Rate Section for Medical rates.

ENOA rates are flat rates, not subject to modification under the provisions of any rating plan or other manual rule, with the exception of Sponsored Marketing Discount, Military Discount, Associate Discount, Restraint Discount and Seatbelt Discount.

RULE 2. EMPLOYERS' LIABILITY INSURANCE

Employers' Liability Insurance covers the liability imposed upon the named insured by law, except under any workmen's compensation law, for damages for bodily injury, sickness or disease, including death at any time resulting therefrom sustained by any employee of the named insured caused by accident arising out of the ownership, maintenance or use of any automobile insured by the company, while such employee is engaged in the operation or maintenance of such automobile or is using it in the course of his employment.

This rule is not applicable under types of risks listed below:

- A.** Automobile sales agencies, repair shops, service stations, storage garages or public parking places.
- B.** Commercial or public automobiles if the insured has more employees than automobiles covered under the policy.

In all other cases, Employers' Liability Insurance may be afforded at the following rates for each automobile insured subject to the underwriting basis used.

- o **Private Passenger** - \$2.40 per automobile, basic limits.
- o **Commercial or Public** - \$4.00 per automobile, basic limits.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

RULE 3. COMBINED ADDITIONAL COVERAGE WITH OR WITHOUT MALICIOUS MISCHIEF AND VANDALISM

These coverages may be written only in connection with Fire or Fire and Theft coverage and for a like amount of insurance.

Malicious Mischief and Vandalism is subject to a \$25 Deductible applying to the amount of each determined loss and may be written only as an addition to and in connection with Combined Additional Coverage.

Combined Additional Coverage consists of the miscellaneous perils of Windstorm, Earthquake, Explosion, Hail, External Discharge or Leakage of Water, Flood or Rising Waters, Riot or Civil Commotion, or the Forced Landing or Falling of any Aircraft or of its parts or equipment.

Rates: Refer to Rate Section of Manual.

The rates are subject under all circumstances to a retained minimum premium of not less than 25% of the annual premium charged for each car insured.

RULE 4. MEDICAL PAYMENTS - HOME, OFFICE, STORE OR DISPLAY TRAILER

Medical payments insurance for a home, office, store or display trailer may be afforded at the following rates:

- A. If used with a private passenger automobile, the rate shall be 3 times the medical payments rate for the applicable private passenger classification for the territory in which the risk is located, subject to a minimum charge of \$5.00 per trailer for the period of coverage.
- B. If used with a commercial automobile, the rate shall be 510% of the Private Passenger Initial Premium for medical payments for the territory in which the risk is located.

***RULE 5. RECREATIONAL VEHICLES – APPLICABLE TO EXISTING VEHICLES ON THE POLICY PRIOR TO NEW PROGRAM AS DESCRIBED IN RULE 6**

A. MOBILE HOMES

Refer to Rate Section of Manual for annual rates for Fire, Theft and Combined Additional, Personal Effects (Contents only), Personal Effects Combined Additional, Comprehensive and Collision.

NOTE: "New" means purchased not more than 18 months prior to the date insurance attaches. "Old"- All others.

Mobile Home One Trip Trailer Collision Coverage

Miles	% of Annual Rate
0 - 500	25% Minimum
501 - 1,000	35% Minimum
1,001 - 1,500	45% Minimum
1,501 - 2,000	50% Minimum
2,001 & over	Annual Premium

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 5. RECREATIONAL VEHICLES – APPLICABLE TO EXISTING VEHICLES ON THE POLICY
PRIOR TO NEW PROGRAM AS DESCRIBED IN RULE 6 (Cont'd)**

B. CAMPER BODIES

A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a portable camper body or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile.

C. MOTOR HOMES

A self-propelled vehicle which is permanently equipped for use as living quarters (including cooking, dining, plumbing or refrigeration facilities).

1. Liability Coverage (including Medical Payments and No Fault Coverage if applicable)

Rate at 75% of the otherwise applicable private passenger rate for the Sub-Class 0, Pleasure Use-Adult, Long Annual Mileage Classification.

No surcharges will be applied.

If applicable, the following discounts shall be applied:

- a. Seat Belt
- b. Passive Restraint
- c. Sponsored Marketing
- d. Associate
- e. Military
- f. E-Banking

2. Physical Damage Coverage

Use rates as shown on the Mobile Home Rate Page.

If applicable, the following discounts shall be applied:

- a. Sponsored Marketing
- b. Associate
- c. Military
- d. E-Banking

NOTE: A motor home shall not be classified and rated as a motor home under this rule when (1) the motor home is principally used as a private passenger type automobile for pleasure and business purposes, including driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes, or (2) the insured does not have a private passenger automobile insured with Government Employees Insurance Company. Instead, the motor home shall be insured as a private passenger type automobile and be subject to all rules applicable to such vehicles.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM**

A. MOTOR HOMES

1. A motor home shall be classified as the following:
 - a. Class A - Heavy Duty Motor Home
 - b. Class B - Camper Van
 - c. Class C - Mini Motor Home
2. RV conversions are not written

B. TRAVEL TRAILERS

A travel trailer shall be classified as the following:

1. Conventional
2. Pop-Up
3. 5th Wheel
4. Mounted Truck Camper
5. Recreational/Cargo Quarters

NOTE: A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a Mounted Truck Camper or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile. The camper shall be classified and rated as a travel trailer.

C. PREMIUM DETERMINATION

1. Coverages

a. Motor Homes

- 1) Bodily Injury – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 2) Property Damage – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 3) Medical Payments – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 4) Medical Benefits – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 5) Uninsured Motorist Bodily Injury/Uninsured Motorist Property Damage/Underinsured Motorist Bodily Injury – Charge the otherwise applicable private passenger rate for the appropriate territory, limit, tier, vehicle type and use.
- 6) Accidental Death Benefits – Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 7) Income Disability-Lost Earnings – Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 8) Comprehensive – Using the Motor Home base rate apply the private passenger sub-class and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.
- 9) Collision – Using the Motor Home base rate apply the private passenger sub-class and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES
EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER
5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM (Cont'd)**

b. Travel Trailers

- 1) Comprehensive – Using the Travel Trailer base rate apply the applicable factors for the appropriate tier, settlement option, model year, symbol, deductible, vehicle type and use.
- 2) Collision – Using the Travel Trailer base rate apply the applicable factors for the appropriate settlement option, tier, model year, symbol, deductible, vehicle type and use.

c. Motor Homes and Travel Trailers

- 1) RV Emergency Roadside Service – The rate is based on the applicable territory, limit, vehicle age, and use as provided in the Rate Section of this manual. This coverage will be offered on all travel trailers except Mounted Truck Campers.
- 2) RV Medical Payments – The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 3) Emergency Expense – The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 4) Replacement Cost Personal Effects - The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 5) Vacation Liability - The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.

NOTE: The coverages above are only available when Comprehensive and Collision are carried on the vehicle.

2. Settlement Options - The following settlement options are available for Comprehensive and Collision coverages.

- a. Total Loss Replacement Cost – Available only if comprehensive and collision coverage are carried on the vehicle and the vehicle age is 5 or less. At renewal if the vehicle age is greater than 5 years this coverage will be removed and replaced by the Purchase Price coverage.
- b. Purchase Price – Available only if comprehensive and collision are carried on the vehicle and vehicle age is age 7 or less. At renewal if the vehicle age is greater than age 7 this coverage will be removed and replaced by the Actual Cash Value coverage.
- c. Actual Cash Value – Replacement cost less depreciation.

3. Definitions

a. Age

Age	Definition of vehicle age
1	Vehicles of the current model year
2	Vehicles of the first preceding model year
3-8	Vehicles 2 nd through 7 th preceding model years, respectively
9	All other preceding model years

For the purpose of this definition, the current model year shall change effective October 1, of each calendar year regardless of actual introductory dates of the several makes and models.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM.** (Cont'd)

- b. "Use" is defined as follows:
Occasional - 0 - 29 days per year
Frequent - 30 to 150 days per year
Full timers – 151 to 300 days per year
Primary – 301 days or more per year

4. Discounts and Surcharges

- a. Commercial Driver's License Discount - Motor homes and travel trailers shall be subject to a credit of 10% applied to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages, provided satisfactory evidence is presented to the Company that the principal operator of such vehicle has a commercial driver's license.
- b. Recreational Vehicle Multi Vehicle Discount - The RV class factor will be reduced as shown below if two or more Motor homes, Travel trailers, or a combination of a private passenger automobile and a Motor home or Travel trailer are insured in the same policy. "Insured in the same policy" means any vehicle is insured for any of the following Bodily Injury liability, Property Damage liability, Medical Payments, Comprehensive, or Collision insurance.

# of points	Sub-Class	Single Vehicle	Multi-Vehicle
0	A	-0.12	-0.22
0	0	+0.00	-0.05
1	C	+0.20	+0.10
1	1	+0.40	+0.35
2	2	+0.90	+0.85
3	3	+1.50	+1.45
4 or more	4#	+2.20	+2.15

- For each point developed in excess of 4, the Secondary Rating Classification factor for Sub-Class 4 will be increased by 1.00 for single and multi-car risks. These increased points are additives to the rate class factors, not multiples.

NOTE: Sub-Class A applies to those risks eligible for the 5-year good driver discount. Sub Class C will apply to those one (1) point risks if the point was due to an accident or violation and their GEICO policy was rated Sub Class A during the policy period in which the point was incurred. However, if the point incurred is due to an accident and a surcharge was waived under Private Passenger Rule 4.B.2.f within the last five years, the Sub-Class will be 1 instead of C.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM.** (Cont'd)

- c. The following discounts are also applicable as noted below:

Private Passenger Rules Section

Five Year Good Driving Discount - Motor homes
Anti Lock Braking System Discount - Motor homes
Anti Theft Discount - Motor homes
Associate Discount - Motor homes and Travel trailers
Military Discount - Motor homes and Travel trailers
Sponsored Marketing Group Pricing Track - Motor homes and Travel trailers
Defensive Driving Course Discount - Motor homes
Restraint Discounts - Motor homes
Good Student/College Graduate Discount – Motor homes
E-Banking discount – Motor homes and Travel trailers

***RULE 7. UTILITY TRAILERS**

For all utility trailers including camping trailers not used as permanent living quarters, refer to the Mobile Home section in Rule 5 for applicable rules and rates.

***RULE 8. DUNE BUGGIES**

Not licensed or registered for use on public roads. Dune Buggies, or all terrain vehicles.

1. Not used for Commercial purposes, rate at 50% of the applicable Private Passenger initial premium.
2. Used for Commercial purposes - Not Written.
3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
4. All rates and minimum premiums apply for the period of coverage.
5. Dune Buggies will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

***RULE 9. GOLFMOBILES**

1. Not used for Commercial purposes, rate at 25% of the applicable Private Passenger initial premium.
2. Used for Commercial purposes - Not Written.
3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
4. All rates and minimum premiums apply for the period of coverage.
5. Golfmobiles will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 10. SNOWMOBILES**

Snowmobiles and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

1. Not used for Commercial purposes, rate at 25% of the applicable Private Passenger initial premium.
2. Used for Commercial purposes - Not Written.
3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
4. All rates and minimum premiums apply for the period of coverage.
5. Snowmobiles will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

***RULE 11. VAN POOLS**

Privately Owned Van Pools - The otherwise applicable Private Passenger rates for Bodily Injury Liability, Personal Injury Protection, Medical Payments and Uninsured Motorist Coverage shall be increased 50%, if the number of passengers transported, excluding the driver, is greater than eight.

NOTE: Coverage for such use on a share-expense basis in a private passenger or station wagon type vehicle is provided under the policy at no additional charge.

***RULE 12. MOTORCYCLES, AUTOMOBILE GLIDES, MOTORIZED SCOOTERS, SCOOTMOBILES AND SIMILAR TYPE MOTOR VEHICLES**

Charge the following percent of the applicable Private Passenger Initial Premium:

A. LIABILITY COVERAGE

		All Owners or Prin. Operator at least 25 or Married Female		An Owner or Prin. Operator under age 25 other than Married Female	
Cubic Cm	*Rating Group	Rated on Auto Pol	Not Rated	Rated on Auto Pol	Not Rated
0-100	1,2	20%	30%	25%	40%
101-300	3,4	35%	50%	45%	75%
301-650	4-8	50%	75%	65%	100%
651&Over	9,10	70%	105%	95%	145%

*Physical Damage Rating Group Shown below

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 12. MOTORCYCLES, AUTOMOBILE GLIDES, MOTORIZED SCOOTERS, SCOOTMOBILES AND SIMILAR TYPE MOTOR VEHICLES (Cont'd)**

B. COLLISION COVERAGE

1. 1989 and Prior Model Year Vehicles

Rate is percent of the applicable Private Passenger Symbol 4 initial premium.

		All Owners or Prin. Operator at least 25 or Married Female		An Owner or Prin. Operator under age 25 other than Married Female	
Cubic Cm	Rating Group	Rated on Auto Pol	Not Rated	Rated on Auto Pol	Not Rated
0-70	1	25%	40%	40%	60%
71-100	2	35%	55%	55%	75%
101-200	3	40%	60%	60%	90%
201-300	4	50%	75%	75%	105%
301-400	5	60%	90%	90%	130%
401-460	6	70%	105%	105%	160%
461-550	7	80%	120%	120%	180%
551-650	8	100%	150%	150%	225%
651-750	9	120%	180%	180%	270%
751&Over	10	175%	265%	265%	400%

2. 1990 and Subsequent Model Year Vehicles

Rate is percent of Private Passenger Initial Premium symbol 1 for vehicles which develop a cost new of less than \$6,501 and symbol 2 for vehicles which develop a cost new of \$6,501 and above.

		All Owners or Prin. Operator at least 25 or Married Female		An Owner or Prin. Operator under age 25 other than Married Female	
Cubic Cm	Rating Group	Rated on Auto Pol	Not Rated	Rated on Auto Pol	Not Rated
0-70	1	25%	40%	40%	60%
71-100	2	35%	55%	55%	75%
101-200	3	40%	60%	60%	90%
201-300	4	50%	75%	75%	105%
301-400	5	60%	90%	90%	130%
401-460	6	70%	105%	105%	160%
461-550	7	80%	120%	120%	180%
551-650	8	100%	150%	150%	225%
651-750	9	120%	180%	180%	270%
751&Over	10	175%	265%	265%	400%

Minimum deductible - \$50

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 12. MOTORCYCLES, AUTOMOBILE GLIDES, MOTORIZED SCOOTERS, SCOOTMOBILES
AND SIMILAR TYPE MOTOR VEHICLES (Cont'd)**

C. COMPREHENSIVE COVERAGE

1. 1989 and Prior Model Year Vehicles

Rate as percent of Private Passenger Symbol 4 Initial Premium.

Cubic Centimeters	Rating Group	Minimum Deductible *	Percent
0-70	1	50	85%
71-100	2	50	110%
101-200	3	50	135%
201-300	4	50	170%
301-400	5	100	195%
401-460	6	100	225%
461-550	7	100	250%
551-650	8	100	305%
651-750	9	200	370%
751&Over	10	200	565%

*Higher deductibles available.

2. 1990 and Subsequent Model Year Vehicles

Rate is percent of Private Passenger Initial Premium symbol 1 for vehicles which develop a cost new of less than \$6,501 and symbol 2 for vehicles which develop a cost new of \$6,501 and above.

Cubic Centimeters	Rating Group	Minimum Deductible *	Percent
0-70	1	50	85%
71-100	2	50	110%
101-200	3	50	135%
201-300	4	50	170%
301-400	5	100	195%
401-460	6	100	225%
461-550	7	100	250%
551-650	8	100	305%
651-750	9	200	370%
751&Over	10	200	565%

*Higher deductibles available.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 12. MOTORCYCLES, AUTOMOBILE GLIDES, MOTORIZED SCOOTERS, SCOOTMOBILES
AND SIMILAR TYPE MOTOR VEHICLES** (Cont'd)

D. MEDICAL PAYMENTS COVERAGE

Available Only in Non No-Fault States.

Medical Payments Coverage will be offered subject to a \$1,000 limit and a \$200 deductible per accident. Rates will be based upon the following percentages of the \$1,000 private passenger initial premium:

All Owners or Principal Operators at least 25 or Married Females - 100%
Principal Operator under Age 25 and other Married Female - 150%

E. UNINSURED MOTORIST

Charge 200% of the private passenger rate.

F. MINIMUM PREMIUM

\$25 - All Coverages.

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65
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GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY											
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 63											
SECTION 1 - ANNUAL PRIVATE PASSENGER RATES by TERRITORY											
Click here to go to Rating Worksheet											
Ter	BI	PD	MED	COMP	COLL	UMBI		UMPD		UIM	
	25/50	25M	1M	50 Ded	100 Ded	25/50		25M		25/50	
				2008 Sym C	2008 Sym C	Veh 1	Veh 2+	Veh 1	Veh 2+	Veh 1	Veh 2+
These are UNDEVIATED rates. To determine BASE RATES and/or INITIAL PREMIUMS, see Section 2 -Deviations to Private Passenger Rates by Territory.											
1	215.00	216.00	56.10	233.00	657.00	27.40	22.00	36.20	36.20	10.50	10.50
3	189.00	201.00	48.90	182.00	615.00	26.20	21.00	29.40	29.40	10.10	10.10
4	255.00	237.00	76.90	429.00	927.00	28.70	23.00	30.10	30.10	11.00	11.00
6	231.00	212.00	51.10	253.00	652.00	26.00	20.90	28.70	28.70	10.00	10.00
7	207.00	181.00	50.30	461.00	748.00	26.00	20.90	32.30	32.30	10.00	10.00
8	221.00	214.00	66.40	342.00	855.00	27.10	21.70	29.30	29.30	10.40	10.40
12	187.00	174.00	49.50	241.00	690.00	26.20	21.00	28.90	28.90	10.10	10.10
13	191.00	192.00	57.30	555.00	794.00	26.10	20.90	29.60	29.60	10.00	10.00
14	207.00	208.00	57.00	547.00	818.00	27.30	21.90	28.80	28.80	10.50	10.50
16	220.00	203.00	59.60	609.00	890.00	28.10	22.50	29.60	29.60	10.80	10.80
17	232.00	218.00	50.90	238.00	677.00	26.40	21.20	30.10	30.10	10.20	10.20
20	184.00	188.00	52.00	472.00	913.00	27.30	21.90	26.80	26.80	10.50	10.50
25	183.00	186.00	51.40	464.00	815.00	27.10	21.70	30.10	30.10	10.40	10.40

Amounts shown in Section 1, Annual Private Passenger Rates by Territory, are not base rates or initial premiums. They are starting points for the limits shown and must be adjusted by one or more deviation factors as described below. Deviations may include tier factors, offsets, statewide rate change percentages, etc.

Initial premium is defined as territory rate adjusted by the total deviation factor and by the selected limit and/or deductible factor. For comprehensive and collision it also includes adjustment by the symbol and model year relativity.

To determine the final rate for a coverage, apply deviations shown below and continue rating as indicated in Section 8, Rating Steps.

Tier Rating
Other Deviations[illegible]

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL										
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 61										
SECTION 3 - PRIVATE PASSENGER INCREASED LIMITS and DEDUCTIBLES										
Click here to go to Rating Worksheet.										
LIMITS	FACTORS			LIMITS	FACTORS		DEDS	FACTORS		
	BI	UMBI	UIM		PD	UMPD		COMP	COLL	
25/50	1.00	1.00	1.00	25M	1.00	1.00	NON-DED	1.13	N/A	
50/100	1.19	1.55	3.25	50M	1.03	1.17	25	N/A	2.00	
100/200	1.33	1.74	5.50	100M	1.06	1.34	50	1.00	1.14	
100/300	1.39	1.96	5.80	250M	1.11	N/A	100	0.87	1.00	
250/500	1.58	2.18	7.00	500M	1.19	N/A	150	N/A	0.97	
300/300	1.53	2.14	6.80	REJ	N/A	0.00	200	0.78	0.96	
300/500	1.61	2.20	7.18				250	0.74	0.94	
500/500	1.67	2.26	7.80				500	0.61	0.74	
500/750	1.71	2.30	8.15		MED	MED - BEN *	1M	0.50	0.60	
500/1MM	1.75	2.36	8.45	1M	1.00	N/A				
1MM/1MM	1.88	2.44	9.50	2M	1.45	N/A				
REJ	N/A	0.00	0.00	3M	1.65	N/A				
				4M	1.75	N/A				
				5M	N/A	2.25	* These increased limits should be applied to the base rate for Med.			
				7.5M	N/A	2.65				
				10M	N/A	2.90				

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 63

SECTION 4 - PRIVATE PASSENGER PHYSICAL DAMAGE MODEL YEAR and SYMBOL RELATIVITIES

2008 Base Model Year, Base Symbol C

[Click here to go to Rating Worksheet](#)

Sym	2009 &															1990-	1989 &
Code	Later	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995*	Code	Prior
<u>COMPREHENSIVE</u>																	
1	**	0.630	0.276	0.263	0.249	0.235	0.228	0.215	0.208	0.194	0.187	0.173	0.166	0.159	0.152	1	0.076
2	**	0.630	0.357	0.339	0.325	0.305	0.291	0.277	0.263	0.249	0.235	0.222	0.215	0.201	0.194	2	0.076
3	**	0.630	0.429	0.409	0.388	0.367	0.353	0.332	0.318	0.305	0.291	0.270	0.256	0.249	0.235	3	0.076
4	**	0.630	0.487	0.464	0.443	0.415	0.402	0.374	0.360	0.346	0.325	0.305	0.291	0.277	0.263	4	0.076
5	**	0.670	0.553	0.526	0.499	0.471	0.450	0.422	0.402	0.388	0.367	0.346	0.332	0.312	0.298	5	0.097
6	**	0.700	0.611	0.582	0.547	0.526	0.499	0.471	0.450	0.429	0.409	0.381	0.367	0.353	0.332	6	0.145
7	**	0.760	0.669	0.637	0.602	0.568	0.547	0.512	0.492	0.471	0.443	0.415	0.402	0.381	0.367	7	0.180
8	**	0.820	0.727	0.692	0.658	0.623	0.595	0.561	0.533	0.512	0.485	0.457	0.436	0.415	0.395	B	0.235
A	**	0.860	0.793	0.755	0.720	0.685	0.651	0.616	0.582	0.561	0.533	0.499	0.478	0.457	0.429	J	0.298
B	**	0.930	0.872	0.831	0.789	0.748	0.713	0.672	0.637	0.616	0.582	0.547	0.526	0.499	0.471	K	0.353
C	**	1.000	0.953	0.907	0.865	0.817	0.782	0.734	0.699	0.672	0.637	0.602	0.575	0.547	0.519	M	0.422
D	**	1.080	1.040	0.990	0.935	0.886	0.852	0.803	0.762	0.727	0.692	0.651	0.623	0.595	0.561	N	0.512
E	**	1.170	1.134	1.080	1.025	0.969	0.928	0.879	0.831	0.796	0.755	0.713	0.679	0.651	0.616	P	0.609
F	**	1.260	1.250	1.191	1.129	1.073	1.025	0.962	0.914	0.886	0.838	0.789	0.748	0.713	0.679	R	0.727
G	**	1.360	1.360	1.295	1.232	1.170	1.115	1.052	0.997	0.962	0.907	0.859	0.817	0.775	0.741	S	0.845
H	**	1.470	1.469	1.399	1.329	1.260	1.205	1.136	1.073	1.039	0.976	0.921	0.886	0.838	0.796	T	0.983
J	**	1.600	1.570	1.496	1.419	1.350	1.288	1.212	1.156	1.108	1.052	0.990	0.942	0.900	0.852	U	1.142
K	**	1.770	1.701	1.620	1.537	1.454	1.392	1.309	1.246	1.198	1.136	1.066	1.018	0.969	0.921	V	1.322
M	**	1.980	1.847	1.759	1.669	1.586	1.509	1.426	1.357	1.302	1.232	1.163	1.108	1.052	1.004	W	1.537
N	**	2.110	2.014	1.918	1.821	1.724	1.648	1.551	1.475	1.419	1.343	1.267	1.212	1.149	1.094	X	1.925
P	**	2.400	2.225	2.119	2.015	1.911	1.828	1.717	1.634	1.572	1.489	1.399	1.336	1.274	1.212		
R	**	2.750	2.450	2.333	2.216	2.105	2.008	1.890	1.800	1.731	1.634	1.544	1.475	1.399	1.329		
S	**	3.070	2.785	2.652	2.520	2.389	2.285	2.153	2.043	1.966	1.856	1.752	1.676	1.592	1.516		
T	**	3.610	3.265	3.109	2.950	2.797	2.673	2.513	2.389	2.299	2.174	2.049	1.959	1.863	1.773		
V	**	3.950	3.759	3.580	3.400	3.220	3.081	2.901	2.756	2.652	2.506	2.361	2.257	2.146	2.043		
I	**	4.510	4.297	4.092	3.912	3.732	3.587	3.413	3.268	3.157	3.019	2.873	2.763	2.659	2.548		
L	**	5.070	4.827	4.597	4.417	4.244	4.099	3.919	3.774	3.670	3.524	3.379	3.275	3.164	3.060		
U	**	5.630	5.365	5.110	4.930	4.750	4.604	4.431	4.286	4.175	4.037	3.891	3.780	3.677	3.566		
X	**	6.190	5.896	5.615	5.435	5.262	5.117	4.937	4.791	4.687	4.542	4.397	4.293	4.182	4.078		
Y	**	6.750	6.434	6.128	5.948	5.768	5.622	5.449	5.304	5.193	5.054	4.909	4.805	4.694	4.591		
Z	**	7.310	6.965	6.633	6.460	6.280	6.135	5.955	5.809	5.705	5.560	5.421	5.311	5.207	5.096		
W	**	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)		

(A) Add 0.56 to Symbol Z relativity for each \$10,000 above \$140,000.

* Symbols redefined for 1990 and later model year vehicles.

**Refer to Rule 11C in the Private Passenger section of the Auto Rule Manual.

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 63

SECTION 4 - PRIVATE PASSENGER PHYSICAL DAMAGE MODEL YEAR and SYMBOL RELATIVITIES

2008 Base Model Year, Base Symbol C

[Click here to go to Rating Worksheet](#)

Sym	2009 &															1990-	1989 &
Code	Later	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995*	Code	Prior
<u>COLLISION</u>																	
1	**	0.720	0.513	0.489	0.457	0.434	0.402	0.371	0.339	0.323	0.300	0.284	0.268	0.252	0.237	1	0.158
2	**	0.720	0.580	0.552	0.521	0.489	0.457	0.418	0.386	0.363	0.339	0.323	0.308	0.284	0.268	2	0.158
3	**	0.720	0.638	0.607	0.568	0.536	0.505	0.465	0.426	0.402	0.379	0.355	0.331	0.308	0.292	3	0.158
4	**	0.720	0.679	0.647	0.607	0.568	0.536	0.489	0.450	0.426	0.402	0.379	0.355	0.331	0.308	4	0.158
5	**	0.760	0.712	0.678	0.639	0.599	0.560	0.513	0.473	0.450	0.418	0.394	0.371	0.347	0.323	5	0.189
6	**	0.790	0.745	0.710	0.670	0.623	0.592	0.536	0.497	0.465	0.442	0.410	0.394	0.363	0.339	6	0.229
7	**	0.830	0.787	0.749	0.702	0.663	0.623	0.568	0.528	0.497	0.465	0.434	0.410	0.379	0.363	7	0.260
8	**	0.870	0.828	0.789	0.741	0.694	0.655	0.599	0.552	0.521	0.489	0.457	0.434	0.402	0.379	B	0.292
A	**	0.910	0.870	0.828	0.781	0.726	0.686	0.631	0.584	0.544	0.513	0.481	0.457	0.426	0.394	J	0.323
B	**	0.960	0.911	0.868	0.812	0.765	0.718	0.663	0.607	0.576	0.536	0.505	0.481	0.442	0.418	K	0.355
C	**	1.000	0.953	0.907	0.852	0.797	0.749	0.686	0.639	0.599	0.560	0.528	0.497	0.465	0.434	M	0.386
D	**	1.050	1.002	0.954	0.899	0.836	0.789	0.726	0.670	0.631	0.592	0.552	0.528	0.489	0.457	N	0.434
E	**	1.090	1.060	1.010	0.946	0.891	0.836	0.765	0.710	0.663	0.623	0.584	0.552	0.513	0.481	P	0.481
F	**	1.150	1.135	1.081	1.017	0.954	0.899	0.820	0.757	0.710	0.670	0.623	0.592	0.552	0.521	R	0.536
G	**	1.240	1.193	1.136	1.065	1.002	0.946	0.860	0.797	0.749	0.702	0.663	0.623	0.576	0.544	S	0.607
H	**	1.310	1.259	1.199	1.128	1.057	0.994	0.915	0.836	0.789	0.741	0.694	0.663	0.615	0.576	T	0.655
J	**	1.400	1.325	1.262	1.183	1.112	1.049	0.962	0.883	0.836	0.781	0.734	0.694	0.647	0.607	U	0.710
K	**	1.480	1.391	1.325	1.246	1.167	1.096	1.010	0.931	0.875	0.820	0.765	0.726	0.678	0.639	V	0.773
M	**	1.540	1.458	1.388	1.301	1.223	1.152	1.057	0.970	0.915	0.860	0.804	0.765	0.710	0.663	W	0.852
N	**	1.660	1.524	1.451	1.364	1.278	1.207	1.104	1.017	0.954	0.899	0.844	0.797	0.741	0.694	X	0.986
P	**	1.750	1.607	1.530	1.435	1.349	1.270	1.159	1.073	1.010	0.946	0.891	0.844	0.781	0.734		
R	**	1.840	1.698	1.617	1.522	1.420	1.341	1.230	1.136	1.065	1.002	0.939	0.891	0.828	0.773		
S	**	1.910	1.831	1.743	1.641	1.530	1.443	1.325	1.223	1.152	1.081	1.010	0.962	0.891	0.836		
T	**	2.140	2.037	1.940	1.822	1.704	1.609	1.475	1.357	1.278	1.207	1.128	1.065	0.986	0.931		
V	**	2.360	2.245	2.137	2.011	1.877	1.775	1.625	1.499	1.412	1.325	1.238	1.175	1.088	1.025		
I	**	2.660	2.534	2.413	2.287	2.153	2.051	1.901	1.775	1.688	1.601	1.514	1.451	1.364	1.301		
L	**	2.970	2.824	2.690	2.563	2.429	2.327	2.177	2.051	1.964	1.877	1.790	1.727	1.641	1.577		
U	**	3.270	3.114	2.966	2.839	2.705	2.603	2.453	2.327	2.240	2.153	2.066	2.003	1.917	1.853		
X	**	3.570	3.404	3.242	3.115	2.981	2.879	2.729	2.603	2.516	2.429	2.343	2.279	2.193	2.130		
Y	**	3.880	3.694	3.518	3.392	3.257	3.155	3.005	2.879	2.792	2.705	2.619	2.555	2.469	2.406		
Z	**	4.180	3.984	3.794	3.668	3.533	3.431	3.281	3.155	3.068	2.981	2.895	2.832	2.745	2.682		
W	**	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)		

(B) Add 0.30 to Symbol Z relativity for each \$10,000 above \$140,000.

* Symbols redefined for 1990 and later model year vehicles.

**Refer to Rule 9C in the Private Passenger section of the Auto Rule Manual.

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 61

SECTION 5 - MISCELLANEOUS COVERAGES**ANNUAL BASE RATES and RATING FACTORS**[Click here to go to Rating Worksheet](#)**Rates shown apply for all territories and already include all applicable deviations.****EMERGENCY ROAD SERVICE***See private passenger rules to determine vehicle age.*

Rate per Vehicle		Vehicle Age Factors	
13.30	Full coverage	1-4	.70
		5-8	1.00
		9 & over	1.30
Vehicle Coverage Limit Factors			
Full Coverage		1.00	
Liability Only		1.30	

ENOA - FEDERAL[Private passenger increased limits factors apply \[Bodily Injury, Property Damage, UMBI, UIM and UMPD only\].](#)

Rate per Extended Auto			Med Payments	
Bodily Injury	25/50	2.90	1M	3.50
Property Damage	25M	1.10	2M	4.30
UMBI	25% of the private passenger rate		3M	5.10
UMPD	25% of the private passenger rate		4M	5.90
UIM	25% of the private passenger rate		5M	6.70

ACCIDENTAL DEATH BENEFITS

Rate per Vehicle
2.20

Coverage Limit Factors
5M 1.00
10M 2.00

LOST EARNINGS

Rate per Vehicle	Coverage Limit Factors	
4.40	140-WK	1.00
	200-WK	1.25
	250-WK	1.50
	300-WK	1.75
	350-WK	2.00
	400-WK	2.25

MECHANICAL BREAKDOWN

\$250 Deductible

Rate per Vehicle
27.50

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 61

SECTION 5 - MISCELLANEOUS COVERAGES

ANNUAL BASE RATES and RATING FACTORS

[Click here to go to Rating Worksheet](#)**Rates shown apply for all territories and already include all applicable deviations.**

<u>Model Year Factors</u>		<u>Vehicle Class/Coverage Age Factors</u>						
<u>Year</u>	<u>Factor</u>	<u>Covg Age</u>	<u>Class</u>					
1996 or <	1.000		1	2	3	4	5	6
1997	1.050	1	1.000	1.094	1.112	1.232	1.647	1.882
1998	1.103	2	1.000	1.094	1.112	1.232	1.647	1.882
1999	1.158	3	1.000	1.094	1.112	1.232	1.647	1.882
2000	1.216	4	1.000	1.094	1.200	1.436	2.245	2.567
2001	1.277	5	1.112	1.370	1.712	2.054	2.992	3.421
2002	1.341	6	1.280	1.574	1.967	2.567	3.741	4.276
2003	1.408	7	1.447	1.778	2.225	2.970	4.341	5.130
2004	1.478	8	1.447	1.778	2.225	2.970	4.341	5.130
2005 or >	1.552	9 or >	1.447	1.778	2.225	2.970	4.341	5.130

RENTAL REIMBURSEMENT

25/Day 750 Max

Rate per Vehicle

22.50

Increased Limit Factors

25/750 1.00**50/1500** 2.00

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 39
SECTION 6 - MOBILE HOMES and TRAILERS
ANNUAL BASE RATES and RATING FACTORS

Rates shown apply for all territories and already include all applicable deviations.

Charge the following rates per \$100 of insurance, based on current value of vehicle.

	<u>RATE per \$100</u>	<u>DEDUCTIBLES</u>
<u>PERSONAL EFFECTS</u>	.19	Non-ded only
<u>PERSONAL EFFECTS COMBINED ADDITIONAL</u>	.64	Non-ded only
<u>FIRE, THEFT, COMBINED ADDITIONAL</u>	.74	Non-ded only
<u>COMPREHENSIVE</u>	RATE per \$100	DEDUCTIBLES FACTORS
	<i>\$50 Ded</i>	NON-DED
	.94	50 1.24
		100 1.00
		200 0.85
		250 0.75
		500 0.70
		1M 0.65
		1M 0.50

Charge the following premiums per vehicle, based on original cost new and age of vehicle.
 See miscellaneous rules to determine age.

COLLISION

COST NEW RANGE		RATE		DEDUCTIBLES	FACTORS
<u>Minimum</u>	<u>Maximum</u>	<u>NEW</u>	<u>OLD</u>		
				25	2.43
0	600	16.00	12.80	50	1.25
601	800	19.20	14.40	100	1.00
801	1,050	20.80	16.00	150	0.95
1,051	1,300	24.00	19.20	200	0.90
1,301	1,600	28.80	22.40	250	0.85
1,601	1,900	32.00	25.60	500	0.70
1,901	2,400	36.80	28.80	1M	0.60
2,401	3,000	44.80	35.20		
3,001	4,000	54.40	43.20		
4,001	5,000	67.20	54.40		
5,001	6,000	80.00	64.00		
6,001	7,000	92.80	73.60		
7,001	8,000	105.60	84.80		
8,001	9,000	118.40	94.40		
9,001	10,000	131.20	105.60		

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 41
[SECTION 7 - COMMERCIAL RATING FACTORS](#)

Refer to the **COMMERCIAL AUTOMOBILE USE CLASSIFICATION SUPPLEMENT** to determine appropriate class, then apply the factors shown below to the private passenger initial premium.

COVERAGES	CLASS				
	4	5	6	7	8
Bodily Injury	1.16	0.72	0.66	1.40	0.66
Property Damage	1.68	1.04	0.96	2.04	0.96
Medical Payments	0.84	0.52	0.48	1.02	0.48
Comprehensive	1.68	1.04	0.96	2.04	0.96
Collision	2.10	1.30	1.20	2.55	1.20
Additional PIP	0.84	0.52	0.48	1.02	0.48
Lost Earnings	0.84	0.52	0.48	1.02	0.48
Med-Ben	0.84	0.52	0.48	1.02	0.48

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY	
ARKANSAS RATE PAGES	EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 6
<u>SECTION 8 - RATING STEPS</u>	
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS (Incl. MED-BEN)</u>	
1. <u>Select territory rate</u>	NA
2. <u>Multiply by deviation. See Section 2 - Deviations.</u>	High Dime
3. <u>Multiply by increased limit factor</u>	High Dime
4. Multiply by vehicle liability rating factor	High Dime
5. Multiply by Military Discount	High Dime
6. Multiply by Basic Rating Element (BRE)	High Dime
Calculate BRE as:	
a. Select primary BRE based on age, gender, marital status & usage	NA
b. Subtract Multi-car Discount	NA
c. Multiply by Good Student Discount	No Round
d. Add/subtract subclass factor	NA
7. Multiply by Defensive Driver Discount (BI & PD only)	High Dime
8. Multiply by Motor Home Discount	High Dime
9. Multiply by Restraint Discount (Med only)	High Dime
10. Multiply by Seatbelt Discount (Med only)	High Dime
11. Multiply by E-Banking Discount	High Dime
12. Multiply by Associate or Sponsored Marketing Discount	High Dime
13. Multiply by term percent	High Dime
<u>UMBI</u>	
1. <u>Select territory rate</u>	NA
2. <u>Multiply by increased limit factor</u>	High Dime
3. <u>Multiply by deviation. See Section 2 - Deviations.</u>	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>UIM</u>	
1. <u>Select territory rate</u>	NA
2. <u>Multiply by increased limit factor</u>	High Dime
3. <u>Multiply by deviation. See Section 2 - Deviations.</u>	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>UMPD</u>	
1. <u>Select territory rate</u>	NA
2. <u>Multiply by increased limit factor</u>	High Dime
3. <u>Multiply by deviation. See Section 2 - Deviations.</u>	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>COMPREHENSIVE, COLLISION</u>	
1. <u>Select territory rate</u>	NA
2. <u>Multiply by model year factor and/or symbol factor</u>	Dollar
3. <u>Multiply by deviation. See Section 2 - Deviations</u>	High Dime

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN	
<u>SECTION 8 - RATING STEPS</u>	
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
4. Multiply by deductible factor	High Dime
5. Multiply by Military Discount	High Dime
6. Multiply by Basic Rating Element (BRE)	High Dime
Calculate BRE as:	
a. Select primary BRE based on age, gender, marital status & usage	NA
b. Subtract Multi-car Discount	NA
c. Multiply by Good Student Discount	High Dime
d. Add/subtract subclass factor	NA
7. Multiply by Anti-lock Brake Discount (Collision only)	High Dime
8. Multiply by Anti-theft Discount (Comprehensive only)	High Dime
9. Multiply by Defensive Driver Discount	High Dime
10. Multiply by E-Banking Discount	High Dime
11. Multiply by Associate or Sponsored Marketing Discount	High Dime
12. Multiply by term percent	High Dime
<u>ACCIDENTAL DEATH BENEFITS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by vehicle liability rating factor	High Dime
4. Multiply by Restraint Discount	High Dime
5. Multiply by Seatbelt Discount	High Dime
6. Multiply by Military Discount	High Dime
7. Multiply by E-Banking Discount	High Dime
8. Multiply by Associate or Sponsored Marketing Discount	High Dime
9. Multiply by term percent	High Dime
<u>LOSS OF EARNINGS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by vehicle liability rating factor	High Dime
4. Multiply by Restraint Discount	High Dime
5. Multiply by Seatbelt Discount	High Dime
6. Multiply by Military Discount	High Dime
7. Multiply by E-Banking Discount	High Dime
8. Multiply by Associate or Sponsored Marketing Discount	High Dime
9. Multiply by term percent	High Dime
<u>RENTAL REIMBURSEMENT</u>	
1. Select base rate	NA
2. Multiply by deviation. See Section 2- Deviations.	High Dime
3. Multiply by increased limit factor	High Dime
4. Multiply by Multi-car Discount	High Dime
5. Multiply by E-Banking Discount	High Dime
6. Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
<u>EMERGENCY ROAD SERVICE</u>	
1. Select base rate	NA
2. Multiply by vehicle age factor	High Dime

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN	
SECTION 8 - RATING STEPS	
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
3. Multiply by vehicle coverage limit factor (full coverage/liability only)	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
MECHANICAL BREAKDOWN (MBI)	
1. Select base rate	NA
2. Multiply by MBI model year factor	High Dime
3. Multiply by MBI class/coverage age factor	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
ENOA - FEDERAL - BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS	
1. Select base rate	NA
2. Multiply by increased limit factor (BI and PD Only)	High Dime
3. Multiply by Military Discount	High Dime
4. Multiply by Restraint Discount (Med only)	High Dime
5. Multiply by Seatbelt Discount (Med only)	High Dime
6. Multiply by E-Banking Discount	High Dime
7. Multiply by Associate or Sponsored Marketing Discount	High Dime
8. Multiply by term percent	High Dime
ENOA - FEDERAL - UMBI	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
ENOA - FEDERAL - UIM	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
ENOA - FEDERAL - UMPD	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
MOBILE HOME COMPREHENSIVE	
1. Select base rate	

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY**ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 6****SECTION 8 - RATING STEPS**[Click here to go to Rating Worksheet](#)

STEPS	ROUND
See rules for applicability of discounts.	
2. Multiply by Deviation	NA
3. Multiply by deductible relativity	Penny
4. Divide insurance value by 100	NA
5. Multiply result of step 4 by result of step 3	NA
6. Multiply by Military Discount	High Dime
7. Multiply by E-Banking Discount	High Dime
8. Multiply by Associate or Sponsored Marketing Discount	High Dime
9. Multiply by term percent	High Dime
<u>MOBILE HOME COLLISION</u>	
1. Select base rate based on original cost new range and age of vehicle	NA
2. Multiply by Deviation	Penny
3. Multiply by deductible relativity	High Dime
4. Multiply by trailer percent increase (for cost new greater than 10,000)	High Dime
5. Multiply by Military Discount	High Dime
6. Multiply by E-Banking Discount	High Dime
7. Multiply by Associate or Sponsored Marketing Discount	High Dime
8. Multiply by term percent	High Dime
<u>MOBILE HOME COMBINED ADDITIONAL (CA)</u>	
<i>(Vehicle Fire, Theft & Combined Additional Coverage)</i>	
1. Select base rate	NA
2. Multiply by Deviation	Penny
3. Divide insurance value by 100	NA
4. Multiply result by base rate	High Dime
5. Multiply by E-Banking Discount	High Dime
6. Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY								
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65								
<u>SECTION 10 - RV PROGRAM - MOTOR HOMES and TRAVEL TRAILERS</u>								
ANNUAL BASE RATES and RATING FACTORS								
Click here to go to RV Rating Worksheet								
Rates shown apply for all territories.								
MOTOR HOME LIABILITY BASE RATES								
To determine the motor home base liability rates, see Section 1, Private Passenger Rates by Territory for applicable private passenger rate.								
To determine the final rate for a coverage, apply deviations shown in Section 2 and continue rating as indicated in Section 15, RV Rating Steps								
To determine the increased limit factors, see Section 3, Private Passenger Increased Limits and Deductibles for applicable increased limit factor.								
PHYSICAL DAMAGE BASE RATES								
COLLISION			Rate per Motor Home		Rate per Travel Trailer			
\$500 Deductible			230.20		698.60			
Sym D								
COMPREHENSIVE			Rate per Motor Home		Rate per Travel Trailer			
\$500 Deductible			802.00		754.60			
Sym D								
Increased Deductible Factors								
COLLISION			COMPREHENSIVE		COMP with \$50 GLASS DED			
DEDS	MH	TT	MH	TT	MH	TT		
100	NA	NA	1.24	1.23	1.61	NA		
250	1.11	1.11	1.04	1.09	1.53	NA		
500	1.00	1.00	1.00	1.00	1.51	NA		
1M	0.74	0.89	0.89	0.82	1.42	NA		
5M	0.66	0.54	0.73	0.68	1.28	NA		
10M	0.65	0.50	0.70	0.64	1.26	NA		
Settlement Options for Comprehensive and Collision								
			MOTOR HOME FACTORS		TRAVEL TRAILER FACTORS			
			COLL	COMP				
Actual Cash Value			1.00	1.00	1.00 1.00			
Total Loss Replacement Cost			1.20	1.20	1.20 1.20			
Purchase Price			1.15	1.15	1.15 1.15			
RV USE								
	Motor Homes				Travel Trailers			
	0-29 Days	30-150 Days	151-300 Days	301+ Days	0-29 Days	30-150 Days	151-300 Days	301+ Days
BI/PD	.95	1.20	1.70	1.90	---	---	---	---
MED/MED-BEN	.95	1.20	1.70	1.90	---	---	---	---
UMBI/UMPD	.95	1.20	1.70	1.90	---	---	---	---
UIM	.95	1.20	1.70	1.90	---	---	---	---
LOST EARNINGS	.95	1.20	1.70	1.90	---	---	---	---
ACC DEATH	.95	1.20	1.70	1.90	---	---	---	---
COLL	.99	1.10	1.20	1.45	1.05	1.05	1.05	1.25
COMP	.95	0.95	1.14	1.14	.99	.99	.99	1.05
RCPEFF	.97	1.03	1.17	1.30	1.02	1.02	1.02	1.15
EMEXP	.97	1.03	1.17	1.30	1.02	1.02	1.02	1.15
ERS	.97	1.03	1.17	1.30	1.02	1.02	1.02	1.15
VACLIAB	.95	1.20	1.70	1.90	.95	1.20	1.70	1.90
RV MED	.95	1.20	1.70	1.90	.95	1.20	1.70	1.90

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY							
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65							
<u>SECTION 11 - RV PROGRAM - MISCELLANEOUS COVERAGES</u>							
ANNUAL BASE RATES and RATING FACTORS							
Click here to go to RV Rating Worksheet							
Rates shown apply for all territories.							
MISCELLANEOUS RV COVERAGES							
RV MEDICAL PAYMENTS			Rate per Motor Home		Rate per Travel Trailer		
Limit 1M			15.00		15.00		
Increased Limit Factors							
RV MED							
LIMITS	MH	TT					
1M	1.00	1.00					
2M	1.20	1.20					
3M	1.37	1.37					
4M	1.52	1.52					
5M	1.65	1.65					
6M	1.76	1.76					
7M	1.85	1.85					
8M	1.92	1.92					
9M	1.97	1.97					
10M	2.00	2.00					
REPLACEMENT COST PERSONAL EFFECTS			Rate per Motor Home		Rate per Travel Trailer		
Limit 10M			45.00		45.00		
Increased Limit Factors							
LIMITS	Motor Home	Travel Trailer					
5M	Included in Base Coverage	Included in Base Coverage					
10M	1.00	1.00					
15M	2.00	2.00					
20M	3.00	3.00					
30M	5.00	5.00					
40M	7.00	7.00					
50M	9.00	9.00					
60M	11.00	11.00					
70M	13.00	13.00					
80M	15.00	15.00					
90M	17.00	17.00					
100M	19.00	19.00					
VACATION LIABILITY			Rate per Motor Home		Rate per Travel Trailer		
Limit 25M			2.50		2.50		
Increased Limit Factors							
LIMITS	Motor Home	Travel Trailer					
10M	Included in Base Coverage	Included in Base Coverage					
25M	2.33	2.33					
50M	3.00	3.00					
100M	3.33	3.33					
300M	4.00	4.00					
500M	4.33	4.33					

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65
SECTION 12 - RV PROGRAM - PHYSICAL DAMAGE SYMBOL ASSIGNMENTS by COST NEW

[Click here to go to RV Rating Worksheet](#)

PHYSICAL DAMAGE SYMBOL ASSIGNMENTS

Cost New	Symbol
0 - 10,000	1
10,001 - 12,500	2
12,501 - 15,000	3
15,001 - 17,500	4
17,501 - 20,000	5
20,001 - 24,000	6
24,001 - 28,000	7
28,001 - 33,000	8
33,001 - 40,000	A
40,001 - 50,000	B
50,001 - 70,000	C
70,001 - 90,000	D
90,001 - 110,000	E
110,001 - 130,000	F
130,001 - 170,000	G
170,001 - 210,000	H
210,001 - 250,000	J
250,001 - 290,000	K
290,001 - 330,000	M
330,001 - 370,000	N
370,001 - 410,000	P
410,001 - 450,000	R
450,001 - 490,000	S
490,001 - 540,000	T
540,001 - 590,000	V
590,001 - 640,000	I
640,001 - 690,000	L
690,001 - 740,000	U
740,001 - 800,000	X
800,001 - 875,000	Y
875,001 - 1,000,000	Z
1,000,001+	W

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY															
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65															
<u>SECTION 13 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL</u>															
2007 Base Model Year, Base Symbol D															
Click here to go to RV Rating Worksheet															
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
	COMPREHENSIVE														
1	0.230	0.230	0.230	0.241	0.252	0.263	0.275	0.288	0.301	0.315	0.330	0.345	0.345	0.345	0.345
2	0.280	0.280	0.280	0.293	0.306	0.321	0.335	0.351	0.367	0.384	0.402	0.420	0.420	0.420	0.420
3	0.300	0.300	0.300	0.314	0.328	0.344	0.359	0.376	0.393	0.411	0.430	0.450	0.450	0.450	0.450
4	0.350	0.350	0.350	0.366	0.383	0.401	0.419	0.439	0.459	0.480	0.502	0.525	0.525	0.525	0.525
5	0.370	0.370	0.370	0.387	0.405	0.424	0.443	0.464	0.485	0.507	0.531	0.555	0.555	0.555	0.555
6	0.410	0.410	0.410	0.429	0.449	0.469	0.491	0.514	0.537	0.562	0.588	0.615	0.615	0.615	0.615
7	0.450	0.450	0.450	0.471	0.492	0.515	0.539	0.564	0.590	0.617	0.645	0.675	0.675	0.675	0.675
8	0.490	0.490	0.490	0.513	0.536	0.561	0.587	0.614	0.642	0.672	0.703	0.735	0.735	0.735	0.735
A	0.540	0.540	0.540	0.565	0.591	0.618	0.646	0.677	0.707	0.740	0.774	0.810	0.810	0.810	0.810
B	0.610	0.610	0.610	0.638	0.667	0.698	0.730	0.764	0.799	0.836	0.875	0.915	0.915	0.915	0.915
C	0.760	0.760	0.760	0.795	0.831	0.870	0.910	0.952	0.996	1.042	1.090	1.140	1.140	1.140	1.140
D	1.000	1.000	1.000	1.046	1.094	1.145	1.197	1.253	1.310	1.371	1.434	1.500	1.500	1.500	1.500
E	1.260	1.260	1.260	1.318	1.378	1.443	1.508	1.579	1.651	1.727	1.807	1.890	1.890	1.890	1.890
F	1.470	1.470	1.470	1.538	1.608	1.683	1.760	1.842	1.926	2.015	2.108	2.205	2.205	2.205	2.205
G	1.860	1.860	1.860	1.946	2.035	2.130	2.226	2.331	2.437	2.550	2.667	2.790	2.790	2.790	2.790
H	2.230	2.230	2.230	2.333	2.440	2.553	2.669	2.794	2.921	3.057	3.198	3.345	3.345	3.345	3.345
J	2.580	2.580	2.580	2.699	2.823	2.954	3.088	3.233	3.380	3.537	3.700	3.870	3.870	3.870	3.870
K	2.750	2.750	2.750	2.877	3.009	3.149	3.292	3.446	3.603	3.770	3.944	4.125	4.125	4.125	4.125
M	2.790	2.790	2.790	2.918	3.052	3.195	3.340	3.496	3.655	3.825	4.001	4.185	4.185	4.185	4.185
N	2.840	2.840	2.840	2.971	3.107	3.252	3.399	3.559	3.720	3.894	4.073	4.260	4.260	4.260	4.260
P	2.880	2.880	2.880	3.012	3.151	3.298	3.447	3.609	3.773	3.948	4.130	4.320	4.320	4.320	4.320
R	2.920	2.920	2.920	3.054	3.194	3.343	3.495	3.659	3.825	4.003	4.187	4.380	4.380	4.380	4.380
S	2.960	2.960	2.960	3.096	3.238	3.389	3.543	3.709	3.878	4.058	4.245	4.440	4.440	4.440	4.440
T	3.000	3.000	3.000	3.138	3.282	3.435	3.591	3.759	3.930	4.113	4.302	4.500	4.500	4.500	4.500
V	3.050	3.050	3.050	3.190	3.337	3.492	3.651	3.822	3.996	4.182	4.374	4.575	4.575	4.575	4.575
I	3.110	3.110	3.110	3.253	3.402	3.561	3.723	3.897	4.074	4.264	4.460	4.665	4.665	4.665	4.665
L	3.160	3.160	3.160	3.305	3.457	3.618	3.783	3.959	4.140	4.332	4.531	4.740	4.740	4.740	4.740
U	3.210	3.210	3.210	3.358	3.512	3.675	3.842	4.022	4.205	4.401	4.603	4.815	4.815	4.815	4.815
X	3.260	3.260	3.260	3.410	3.566	3.733	3.902	4.085	4.271	4.469	4.675	4.890	4.890	4.890	4.890
Y	3.340	3.340	3.340	3.494	3.654	3.824	3.998	4.185	4.375	4.579	4.790	5.010	5.010	5.010	5.010
Z	3.440	3.440	3.440	3.598	3.763	3.939	4.118	4.310	4.506	4.716	4.933	5.160	5.160	5.160	5.160
W	5.000	5.000	5.000	5.230	5.470	5.725	5.985	6.265	6.550	6.855	7.170	7.500	7.500	7.500	7.500

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY															
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65															
<u>SECTION 13 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL</u>															
2007 Base Model Year, Base Symbol D															
Click here to go to RV Rating Worksheet															
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
	<u>COLLISION</u>														
1	0.290	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.250	0.226	0.205	0.186
2	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
3	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
4	0.320	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.276	0.250	0.226	0.205
5	0.340	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.293	0.265	0.240	0.218
6	0.380	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.327	0.296	0.268	0.243
7	0.420	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.362	0.328	0.297	0.269
8	0.470	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.405	0.367	0.332	0.301
A	0.520	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.448	0.406	0.367	0.333
B	0.620	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.534	0.484	0.438	0.397
C	0.770	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.663	0.601	0.544	0.493
D	1.000	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.861	0.780	0.706	0.640
E	1.220	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.050	0.952	0.861	0.781
F	1.430	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.231	1.115	1.010	0.915
G	1.870	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.610	1.459	1.320	1.197
H	2.320	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	1.998	1.810	1.638	1.485
J	2.560	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.204	1.997	1.807	1.638
K	2.740	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.359	2.137	1.934	1.754
M	2.890	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.488	2.254	2.040	1.850
N	3.050	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.626	2.379	2.153	1.952
P	3.200	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	2.755	2.496	2.259	2.048
R	3.360	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	2.893	2.621	2.372	2.150
S	3.510	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.022	2.738	2.478	2.246

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GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY															
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65															
<u>SECTION 14 - RV PROGRAM - TRAVEL TRAILER PHYSICAL DAMAGE MODEL YEAR and SYMBOL</u>															
2007 Base Model Year, Base Symbol D															
Click here to go to RV Rating Worksheet															
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
	<u>COLLISION</u>														
1	0.150	0.123	0.123	0.123	0.123	0.123	0.118	0.114	0.110	0.105	0.101	0.098	0.098	0.098	0.083
2	0.250	0.205	0.205	0.205	0.205	0.205	0.197	0.190	0.183	0.176	0.169	0.163	0.163	0.163	0.138
3	0.290	0.238	0.238	0.238	0.238	0.238	0.229	0.220	0.212	0.204	0.196	0.189	0.189	0.189	0.160
4	0.340	0.279	0.279	0.279	0.279	0.279	0.268	0.258	0.248	0.239	0.230	0.221	0.221	0.221	0.187
5	0.380	0.312	0.312	0.312	0.312	0.312	0.300	0.288	0.277	0.267	0.257	0.247	0.247	0.247	0.209
6	0.450	0.369	0.369	0.369	0.369	0.369	0.355	0.342	0.329	0.316	0.304	0.293	0.293	0.293	0.248
7	0.530	0.435	0.435	0.435	0.435	0.435	0.418	0.402	0.387	0.372	0.358	0.345	0.345	0.345	0.292
8	0.600	0.492	0.492	0.492	0.492	0.492	0.473	0.455	0.438	0.421	0.406	0.390	0.390	0.390	0.330
A	0.670	0.549	0.549	0.549	0.549	0.549	0.529	0.509	0.489	0.470	0.453	0.436	0.436	0.436	0.369
B	0.760	0.623	0.623	0.623	0.623	0.623	0.600	0.577	0.555	0.534	0.514	0.494	0.494	0.494	0.418
C	0.870	0.713	0.713	0.713	0.713	0.713	0.686	0.660	0.635	0.611	0.588	0.566	0.566	0.566	0.479
D	1.000	0.820	0.820	0.820	0.820	0.820	0.789	0.759	0.730	0.702	0.676	0.650	0.650	0.650	0.550
E	1.110	0.910	0.910	0.910	0.910	0.910	0.876	0.842	0.810	0.779	0.750	0.722	0.722	0.722	0.611
F	1.220	1.000	1.000	1.000	1.000	1.000	0.963	0.926	0.891	0.856	0.825	0.793	0.793	0.793	0.671
G	1.380	1.132	1.132	1.132	1.132	1.132	1.089	1.047	1.007	0.969	0.933	0.897	0.897	0.897	0.759
H	1.600	1.312	1.312	1.312	1.312	1.312	1.262	1.214	1.168	1.123	1.082	1.040	1.040	1.040	0.880
J	1.810	1.484	1.484	1.484	1.484	1.484	1.428	1.374	1.321	1.271	1.224	1.177	1.177	1.177	0.996
K	2.030	1.665	1.665	1.665	1.665	1.665	1.602	1.541	1.482	1.425	1.372	1.320	1.320	1.320	1.117
M	2.160	1.771	1.771	1.771	1.771	1.771	1.704	1.639	1.577	1.516	1.460	1.404	1.404	1.404	1.188
N	3.050	2.501	2.501	2.501	2.501	2.501	2.406	2.315	2.227	2.141	2.062	1.983	1.983	1.983	1.678
P	3.200	2.624	2.624	2.624	2.624	2.624	2.525	2.429	2.336	2.246	2.163	2.080	2.080	2.080	1.760
R	3.360	2.755	2.755	2.755	2.755	2.755	2.651	2.550	2.453	2.359	2.271	2.184	2.184	2.184	1.848
S	3.510	2.878	2.878	2.878	2.878	2.878	2.769	2.664	2.562	2.464	2.373	2.282	2.282	2.282	1.931

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65	
<u>SECTION 15 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>MOTOR HOME BODILY INJURY, PROPERTY DAMAGE</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
4. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA
5. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
6. Multiply RV Use factor	Penny
7. Multiply by Military Discount	Penny
8. Multiply by Defensive Driver Discount	Penny
9. Multiply by Commercial Driver's License Discount	Penny
10. Multiply by E-banking Discount	Penny
11. Multiply by Associate or Sponsored Marketing Discount	Penny
12. Multiply by term percent	High Dime
<u>MOTOR HOME MEDICAL, MED-BEN</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
4. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA
5. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
6. Multiply RV Use factor	Penny
7. Multiply by Military Discount	Penny
8. Multiply by Restraint Discount	Penny
9. Multiply by Seatbelt Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny
12. Multiply by Associate or Sponsored Marketing Discount	Penny
13. Multiply by term percent	High Dime

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65	
<u>SECTION 15 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>MOTOR HOME ADB, LE</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
4. Multiply RV Use factor	Penny
5. Multiply by Military Discount	Penny
6. Multiply by Restraint Discount	Penny
7. Multiply by Seatbelt Discount	Penny
8. Multiply by E-banking Discount	Penny
9. Multiply by Associate or Sponsored Marketing Discount	Penny
10. Multiply by term percent	High Dime
<u>MOTOR HOME UMBI, UMPD, UIM</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
4. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
5. Multiply by RV Use factor	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate or Sponsored Marketing Discount	Penny
8. Multiply by term percent	High Dime
<u>MOTOR HOME COMPREHENSIVE - ACV, PURPRICE, TLRC</u>	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor.	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Defensive Driver Discount	Penny
11. Multiply by Commercial Driver's License Discount	Penny
12. Multiply by Anti-Theft Discount	Penny
13. Multiply by E-banking Discount	Penny
14. Multiply by Associate or Sponsored Marketing Discount	Penny
15. Multiply by term percent	High Dime

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65	
<u>SECTION 15 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>MOTOR HOME COLLISION - ACV, PURPRICE, TLRC</u>	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor.	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Defensive Driver Discount	Penny
11. Multiply by Commercial Driver's License Discount	Penny
12. Multiply by Anti-Lock Discount	Penny
13. Multiply by E-banking Discount	Penny
14. Multiply by Associate or Sponsored Marketing Discount	Penny
15. Multiply by term percent	High Dime
<u>TRAVEL TRAILER COMPREHENSIVE, COLLISION - ACV, PURPRICE, TLRC</u>	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Subtract RV Multi-Vehicle Discount	NA
b. Multiply by Good Student Discount	No Round
c. Add/subtract subclass factor	NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny
12. Multiply by Associate or Sponsored Marketing Discount	Penny
13. Multiply by term percent	High Dime
<u>RV EMERGENCY ROADSIDE SERVICE</u>	
1. Select base rate	NA
2. Multiply by vehicle age factor	Penny
3. Multiply by vehicle coverage limit factor	Penny
4. Multiply by RV Use factor	Penny
5. Multiply by E-banking Discount	Penny
6. Multiply by Associate or Sponsored Marketing Discount	Penny
7. Multiply by term percent	High Dime

GOVERNMENT EMPLOYEES INSURANCE COMPANY / GEICO GENERAL INSURANCE COMPANY	
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATE GEN 65	
<u>SECTION 15 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>RV MEDICAL PAYMENTS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by RV Use factor	Penny
4. Multiply by E-banking Discount	Penny
5. Multiply by Associate or Sponsored Marketing Discount	Penny
6. Multiply by term percent	High Dime
<u>VACTION LIABILITY, EMERGENCY EXPENSE, REPLACEMENT COST PERSONAL EFFECTS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by RV Use factor	Penny
4. Multiply by E-banking Discount	Penny
5. Multiply by Associate or Sponsored Marketing Discount	Penny
6. Multiply by term percent	High Dime

[illegible]

**GEICO INDEMNITY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

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**GEICO INDEMNITY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

RULE 1. EXTENDED NON-OWNED AUTOMOBILE COVERAGE

Family Automobile Coverage may be extended at the rates specified below to cover:

- A. the named insured, as defined in the Policy; or
- B. a relative, as defined in the policy

for their liability arising out of the use by them or by others of any automobile not owned by the named insured or any relatives.

Coverage shall include any person or organization legally responsible for the use by the named individual of any automobile not owned or hired by such person or organization. With respect to the liability coverages of the policy, the insurance applies to each such individual and to the spouse thereof.

Exclusion - This extended insurance shall not apply:

- A. to any automobile owned by the named individual or a member of the same household other than a private chauffeur or domestic servant of the named individual;
- B. to any automobile while used in the automobile business;

NOTE: This exclusion may be eliminated if the named individual, for whom this extended insurance is afforded, is employed in an automobile business which is not covered under a garage payroll policy. The rate for this extended insurance shall be 170% of the Private Passenger initial premium for the territory in which the risk is located in lieu of the rate specified below.

- C. to any automobile while used in a business or occupation of the named individual for whom this extended insurance is afforded except an automobile operated or occupied by the named individual, private chauffeur or domestic servant;
- D. with respect to relatives, to bodily injury to any fellow employee of the named individual injured in the course of his employment if such injury arises out of the use of an automobile in the business of his employer.

RATES – BODILY INJURY LIABILITY, PROPERTY DAMAGE LIABILITY, AND UNINSURED MOTORISTS

If automobiles are furnished for the regular use of the named insured or a relative and there is no insurance afforded for the protection of the named insured or such relative on a direct primary basis for automobile bodily injury, property damage and uninsured motorist liability insurance, the rate for this extended coverage shall be 50% of the specified car rate applicable to the highest rated automobile furnished for such use.

In all other instances, the rates for this extended coverage shall be the same as the ENOA Federal rates below.

**GEICO INDEMNITY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

RULE 1. EXTENDED NON-OWNED AUTOMOBILE COVERAGE (Cont'd)

EXCEPTION: If the named insured or a relative is furnished an automobile for regular use in the business of the United States Government or the Government of the District of Columbia, the basic limits rates for the period of coverage shall be determined from the schedule below, provided coverage is limited by attachment of endorsement form "Federal Employees Using Automobile in Government Business" or "District of Columbia Employees Using Automobile in Government Business", as is appropriate.

- o **Bodily Injury** - Refer to rate section for named insured rate. For relatives, charge 200% of the named insured rate.
- o **Property Damage** - Refer to rate section for named insured rate. For relatives, charge 200% of the named insured rate.
- o **Uninsured Motorists** - Charge 25% of the specified car rate applicable to the highest rated automobile furnished for such use.

RATES - OTHER

Refer to Rate Section for medical rates.

ENOA rates are flat rates, not subject to modification under the provisions of any rating plan or other manual rule, with the exception of Military Discount, Associate Discount, Restraint Discount and Seatbelt Discount.

RULE 2. EMPLOYERS' LIABILITY INSURANCE

Employers' Liability Insurance covers the liability imposed upon the named insured by law, except under any workmen's compensation law, for damages for bodily injury, sickness or disease, including death at any time resulting therefrom sustained by any employee of the named insured caused by accident arising out of the ownership, maintenance or use of any automobile insured by the company, while such employee is engaged in the operation or maintenance of such automobile or is using it in the course of his employment.

This rule is not applicable under the types of risks listed below:

- A.** Automobile sales agencies, repair shops, service stations, storage garages or public parking places.
- B.** Commercial or public automobiles if the insured has more employees than automobiles covered under the policy.

In all other cases Employers' Liability Insurance may be afforded at the following rates for each automobile insured subject to the underwriting basis used.

- o **Private Passenger** - \$2.40 per automobile, basic limits.
- o **Commercial or Public** - \$4.00 per automobile, basic limits.

**GEICO INDEMNITY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

RULE 3. COMBINED ADDITIONAL COVERAGE WITH OR WITHOUT MALICIOUS MISCHIEF AND VANDALISM

These coverages may be written only in connection with Fire or Fire and Theft coverage and for a like amount of insurance.

Malicious Mischief and Vandalism is subject to a \$25 Deductible applying to the amount of each determined loss and may be written only as an addition to and in connection with Combined Additional Coverage.

Combined Additional Coverage consists of the miscellaneous perils of Windstorms, Earthquake, Explosion, Hail, External Discharge or Leakage of Water, Flood or Rising Waters, Riot or Civil Commotion, or the Forced Landing or Falling of any Aircraft or of its parts or equipment.

Refer to Rate Section of Manual.

The rates are subject under all circumstances to a retained minimum premium of not less than 25% of the annual premium charges for each car insured.

RULE 4. RESERVED FOR FUTURE USE

***RULE 5. RECREATIONAL VEHICLES – APPLICABLE TO EXISTING VEHICLES ON THE POLICY PRIOR TO NEW PROGRAM AS DESCRIBED IN RULE 6**

A. MOBILE HOMES

Refer to Rate Section of Manual for annual rates for Fire, Theft and Combined Additional, Personal Effects (Contents only), Personal Effects Combined Additional, Comprehensive and Collision.

NOTE: "New" means purchased not more than 18 months prior to the date insurance attaches. "Old"- All others.

Mobile Home One Trip Trailer Collision Coverage

Miles	% of Annual Rate
0 - 500	25% Minimum
501 - 1,000	35% Minimum
1,001 - 1,500	45% Minimum
1,501 - 2,000	50% Minimum
2,001 & over	Annual Premium

B. CAMPER BODIES

A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a portable camper body or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile.

**GEICO INDEMNITY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 5. RECREATIONAL VEHICLES – APPLICABLE TO EXISTING VEHICLES ON THE POLICY
PRIOR TO NEW PROGRAM AS DESCRIBED IN RULE 6** (Cont'd)

C. MOTOR HOMES

A self-propelled vehicle which is permanently equipped for use as living quarters (including cooking, dining, plumbing or refrigeration facilities).

1. Liability Coverage (including Medical Payments and No-Fault Coverage if applicable)

Rate at 75% of the otherwise applicable private passenger rate for the Sub-Class 0, Pleasure Use, Long Annual Mileage 45-49 Married Male Classification.

No surcharges will be applied.

If applicable, the following discounts shall be applied:

- a.** Military
- b.** Associate
- c.** E-Banking

2. Physical Damage Coverage

Use rates as shown on the Mobile Home Rate Page.

If applicable, the following discounts shall be applied:

- a.** Associate
- b.** E-Banking

NOTE: A motor home shall not be classified and rated as a motor home under this rule when (1) the motor home is principally used as a private passenger type automobile for pleasure and business purposes, including driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes, or (2) the insured does not have a private passenger automobile insured with GEICO Indemnity Company. Instead, the motor home shall be insured as a private passenger type automobile and be subject to all rules applicable to such vehicles.

**GEICO INDEMNITY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM**

A. MOTOR HOMES

1. A motor home shall be classified as the following:
 - a. Class A - Heavy Duty Motor Home
 - b. Class B - Camper Van
 - c. Class C - Mini Motor Home
2. RV conversions are not written

B. TRAVEL TRAILERS

A travel trailer shall be classified as the following:

1. Conventional
2. Pop-Up
3. 5th Wheel
4. Mounted Truck Camper
5. Recreational/Cargo Quarters

NOTE: A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a Mounted Truck Camper or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile. The camper shall be classified and rated as a travel trailer.

C. PREMIUM DETERMINATION

1. Coverages

a. Motor Homes

- 1) Bodily Injury – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 2) Property Damage – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 3) Medical Payments – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 4) Medical Benefits – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 5) Uninsured Motorist Bodily Injury/Uninsured Motorist Property Damage/Underinsured Motorist Bodily Injury – Charge the otherwise applicable private passenger rate for the appropriate territory, limit, tier, vehicle type and use.
- 6) Accident Death Benefits – Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 7) Income Disability-Lost Earnings - Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 8) Comprehensive – Using the Motor Home base rate apply the private passenger sub-class and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.
- 9) Collision – Using the Motor Home base rate apply the private passenger sub-class and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.

**GEICO INDEMNITY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER 5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM (Cont'd)**

b. Travel Trailers

- 1) Comprehensive – Using the Travel Trailer base rate apply the applicable factors for the appropriate tier, settlement option, model year, symbol, deductible, vehicle type and use.
- 2) Collision – Using the Travel Trailer base rate apply the applicable factors for the appropriate settlement option, tier, model year, symbol, deductible, vehicle type and use.

c. Motor Homes and Travel Trailers

- 1) RV Emergency Roadside Service – The rate is based on the applicable territory, limit, vehicle age, and use as provided in the Rate Section of this manual. This coverage will be offered on all travel trailers except Mounted Truck Campers.
- 2) RV Medical Payments – The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 3) Emergency Expense – The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 4) Replacement Cost Personal Effects - The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 5) Vacation Liability - The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.

NOTE: The coverages above are only available when Comprehensive and Collision are carried on the vehicle.

2. Settlement Options - The following settlement options are available for Comprehensive and Collision coverages.

- a. Total Loss Replacement Cost – Available only if comprehensive and collision coverage are carried on the vehicle and the vehicle age is 5 or less. At renewal if the vehicle age is greater than 5 years this coverage will be removed and replaced by the Purchase Price coverage.
- b. Purchase Price – Available only if comprehensive and collision are carried on the vehicle and vehicle age is age 7 or less. At renewal if the vehicle age is greater than age 7 this coverage will be removed and replaced by the Actual Cash Value coverage.
- c. Actual Cash Value – Replacement cost less depreciation.

3. Definitions

a. Age

Age	Definition of vehicle age
1	Vehicles of the current model year
2	Vehicles of the first preceding model year
3-8	Vehicles 2 nd through 7 th preceding model years, respectively
9	All other preceding model years

For the purpose of this definition, the current model year shall change effective October 1, of each calendar year regardless of actual introductory dates of the several makes and models.

**GEICO INDEMNITY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS - APPLICABLE TO NEW BUSINESS POLICIES
EFFECTIVE ON OR AFTER 3/13/2008 AND RENEWAL POLICIES EFFECTIVE ON OR AFTER
5/01/2008 OR UPON THE INSURED REQUEST TO CONVERT TO THE NEW PROGRAM** (Cont'd)

- b. "Use" is defined as follows:
Occasional - 0 - 29 days per year
Frequent - 30 to 150 days per year
Full timers – 151 to 300 days per year
Primary – 301 days or more per year

4. Discounts and Surcharges

- a. Commercial Driver's License Discount - Motor homes and travel trailers shall be subject to a credit of 10% applied to Bodily Injury, Property Damage, Medical Payments, Comprehensive, and Collision coverages, provided satisfactory evidence is presented to the Company that the principal operator of such vehicle has a commercial driver's license.
- b. Recreational Vehicle Multi Vehicle Discount - The appropriate Secondary Rating Element shall be reduced by 10% if more than one Motor home, Travel trailer, or a combination of a private passenger automobile and a Motor home or Travel trailer are owned by an individual or owned jointly by relatives, or the insured and a resident of the insured's household and two or more such vehicles are insured in the same policy. "Insured in the same policy" means any vehicle is insured for any of the following: Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision insurance.
- c. The following discounts are also applicable as noted below:

Private Passenger Rules Section

Associate Discount - Motor homes and Travel trailers
Military Discount - Motor homes and Travel trailers
Renewal Discount - Motor homes
Defensive Driving Course Discount – Motor homes
Five Year Good Driving Discount – Motor homes
Good Student/College Graduate Discount – Motor homes
E-Banking Discount – Motor homes and Travel trailers

***RULE 7. UTILITY TRAILERS**

For all utility trailers including camping trailers not used as permanent living quarters, refer to the Mobile Home section in Rule 5 for applicable rules and rates.

**GEICO INDEMNITY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 8. DUNE BUGGIES**

Not licensed or registered for use on public roads. Dune Buggies, or all terrain vehicles.

1. Not used for Commercial purposes, rate at 50% of the applicable Private Passenger initial premium.
2. Used for Commercial purposes – Not Written.
3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
4. All rates and minimum premiums apply for the period of coverage.

Dune Buggies will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

***RULE 9. GOLFMOBILES**

1. Not used for Commercial purposes, rate at 25% of the applicable Private Passenger initial premium.
2. Used for Commercial purposes – Not Written.
3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
4. All rates and minimum premiums apply for the period of coverage.
5. Golfmobiles will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

***RULE 10. SNOWMOBILES**

Snowmobiles and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

1. Not used for Commercial purposes, rate at 25% of the applicable Private Passenger initial premium.
2. Used for Commercial purposes – Not Written.
3. A Minimum Premium of \$10.00 Bodily Injury, and \$5.00 Property Damage, basic limits, shall apply.
4. All rates and minimum premiums apply for the period of coverage.
5. Snowmobiles will be written for minimum Bodily Injury and Property Damage coverages only and Uninsured Motorist coverage where mandatory.

GEICO INDEMNITY COMPANY
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51
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GEICO INDEMNITY COMPANY											
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 49											
SECTION 1 - ANNUAL PRIVATE PASSENGER RATES by TERRITORY											
Click here to go to Rating Worksheet											
Ter	BI	PD	MED	COMP	COLL	UMBI		UMPD		UIM	
	25/50	25M	1M	50 Ded	100 Ded	25/50		25M		25/50	
				2008	2008	Veh 1	Veh 2+	Veh 1	Veh 2+	Veh 1	Veh 2+
				Sym C	Sym C						
These are UNDEVIATED rates. To determine BASE RATES and/or INITIAL PREMIUMS, see Section 2 -Deviations to Private Passenger Rates by Territory.											
1	281.00	308.00	56.80	498.00	1263.00	31.00	31.00	80.30	80.30	22.00	22.00
3	250.00	289.00	50.30	503.00	1192.00	29.70	29.70	66.60	66.60	21.10	21.10
4	328.00	335.00	75.70	783.00	1721.00	32.30	32.30	68.00	68.00	22.90	22.90
6	300.00	303.00	52.30	534.00	1254.00	29.60	29.60	65.20	65.20	21.00	21.00
7	272.00	263.00	51.50	861.00	1417.00	29.60	29.60	72.40	72.40	21.00	21.00
8	288.00	306.00	66.20	700.00	1565.00	30.70	30.70	66.40	66.40	21.80	21.80
12	248.00	254.00	50.80	514.00	1319.00	29.70	29.70	65.60	65.60	21.10	21.10
13	253.00	277.00	57.90	1066.00	1495.00	29.60	29.60	67.00	67.00	21.00	21.00
14	272.00	298.00	57.60	1041.00	1535.00	30.90	30.90	65.40	65.40	21.90	21.90
16	287.00	292.00	60.00	1189.00	1658.00	31.70	31.70	67.00	67.00	22.50	22.50
17	301.00	311.00	52.10	508.00	1297.00	30.00	30.00	68.00	68.00	21.30	21.30
20	244.00	272.00	53.10	874.00	1671.00	30.90	30.90	61.30	61.30	21.90	21.90
25	243.00	270.00	52.60	923.00	1532.00	30.70	30.70	68.00	68.00	21.80	21.80

Amounts shown in Section 1, Annual Private Passenger Rates by Territory, are not base rates or initial premiums. They are starting points for the limits shown and must be adjusted by one or more deviation factors as described below. Deviations may include tier factors, offsets, statewide rate change percentages, etc.

Initial premium is defined as territory rate adjusted by the total deviation factor and by the selected limit and/or deductible factor. For comprehensive and collision it also includes adjustment by the symbol and model year relativity.

To determine the final rate for a coverage, apply deviations shown below and continue rating as indicated in Section 8, Rating Steps.

Tier Rating
Other Deviations

[illegible]

GEICO INDEMNITY COMPANY										
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 47										
SECTION 3 - PRIVATE PASSENGER INCREASED LIMITS and DEDUCTIBLES										
Click here to go to Rating Worksheet.										
LIMITS	FACTORS			LIMITS	FACTORS			DEDS	FACTORS	
	BI	UMBI	UIM		PD	UMPD			COMP	COLL
25/50	1.00	1.00	1.00	25M	1.00	1.00		NON-DED	1.13	N/A
50/100	1.22	1.55	1.80	50M	1.03	1.12		25	N/A	N/A
100/200	1.39	1.92	2.55	100M	1.06	1.28		50	1.00	1.14
100/300	1.45	2.04	2.80	REJ	N/A	0.00		100	0.90	1.00
250/500	1.58	2.37	3.70					150	N/A	0.96
300/300	1.55	2.32	3.60					200	0.78	0.92
300/500	1.61	N/A	N/A		MED	MED-BEN *		250	0.72	0.88
REJ	N/A	0.00	0.00	1M	1.00	N/A		500	0.61	0.74
				2M	1.45	N/A		1M	0.50	0.57
				3M	1.65	N/A				
				4M	1.90	N/A				
				5M	N/A	2.25	* These increased limits should be applied to the base rate for Med.			
				7.5M	N/A	2.65				
				10M	N/A	2.90				

Sym	2009 &															1990-	1989 &
Code	Later	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995*	Code	Prior
COMPREHENSIVE																	
1	**	0.630	0.276	0.263	0.249	0.235	0.228	0.215	0.208	0.194	0.187	0.173	0.166	0.159	0.152	1	0.076
2	**	0.630	0.357	0.339	0.325	0.305	0.291	0.277	0.263	0.249	0.235	0.222	0.215	0.201	0.194	2	0.076
3	**	0.630	0.429	0.409	0.388	0.367	0.353	0.332	0.318	0.305	0.291	0.270	0.256	0.249	0.235	3	0.076
4	**	0.630	0.487	0.464	0.443	0.415	0.402	0.374	0.360	0.346	0.325	0.305	0.291	0.277	0.263	4	0.076
5	**	0.670	0.553	0.526	0.499	0.471	0.450	0.422	0.402	0.388	0.367	0.346	0.332	0.312	0.298	5	0.097
6	**	0.700	0.611	0.582	0.547	0.526	0.499	0.471	0.450	0.429	0.409	0.381	0.367	0.353	0.332	6	0.145
7	**	0.760	0.669	0.637	0.602	0.568	0.547	0.512	0.492	0.471	0.443	0.415	0.402	0.381	0.367	7	0.180
8	**	0.820	0.727	0.692	0.658	0.623	0.595	0.561	0.533	0.512	0.485	0.457	0.436	0.415	0.395	B	0.235
A	**	0.860	0.793	0.755	0.720	0.685	0.651	0.616	0.582	0.561	0.533	0.499	0.478	0.457	0.429	J	0.298
B	**	0.930	0.872	0.831	0.789	0.748	0.713	0.672	0.637	0.616	0.582	0.547	0.526	0.499	0.471	K	0.353
C	**	1.000	0.953	0.907	0.865	0.817	0.782	0.734	0.699	0.672	0.637	0.602	0.575	0.547	0.519	M	0.422
D	**	1.080	1.040	0.990	0.935	0.886	0.852	0.803	0.762	0.727	0.692	0.651	0.623	0.595	0.561	N	0.512
E	**	1.170	1.134	1.080	1.025	0.969	0.928	0.879	0.831	0.796	0.755	0.713	0.679	0.651	0.616	P	0.609
F	**	1.260	1.250	1.191	1.129	1.073	1.025	0.962	0.914	0.886	0.838	0.789	0.748	0.713	0.679	R	0.727
G	**	1.360	1.360	1.295	1.232	1.170	1.115	1.052	0.997	0.962	0.907	0.859	0.817	0.775	0.741	S	0.845
H	**	1.470	1.469	1.399	1.329	1.260	1.205	1.136	1.073	1.039	0.976	0.921	0.886	0.838	0.796	T	0.983
J	**	1.600	1.570	1.496	1.419	1.350	1.288	1.212	1.156	1.108	1.052	0.990	0.942	0.900	0.852	U	1.142
K	**	1.770	1.701	1.620	1.537	1.454	1.392	1.309	1.246	1.198	1.136	1.066	1.018	0.969	0.921	V	1.322
M	**	1.980	1.847	1.759	1.669	1.586	1.509	1.426	1.357	1.302	1.232	1.163	1.108	1.052	1.004	W	1.537
N	**	2.110	2.014	1.918	1.821	1.724	1.648	1.551	1.475	1.419	1.343	1.267	1.212	1.149	1.094	X	1.925
P	**	2.400	2.225	2.119	2.015	1.911	1.828	1.717	1.634	1.572	1.489	1.399	1.336	1.274	1.212		
R	**	2.750	2.450	2.333	2.216	2.105	2.008	1.890	1.800	1.731	1.634	1.544	1.475	1.399	1.329		
S	**	3.070	2.785	2.652	2.520	2.389	2.285	2.153	2.043	1.966	1.856	1.752	1.676	1.592	1.516		

****Refer to Rule 11C in the Private Passenger section of the Auto Rule Manual.**

GEICO INDEMNITY COMPANY

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 49

SECTION 4 - PRIVATE PASSENGER PHYSICAL DAMAGE MODEL YEAR and SYMBOL RELATIVITIES

2008 Base Model Year, Base Symbol C

[Click here to go to Rating Worksheet](#)

Sym	2009 &															1990-	1989 &	
Code	Later	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	<u>1995*</u>	Code	Prior	
<u>COLLISION</u>																		
1	**	0.720	0.513	0.489	0.457	0.434	0.402	0.371	0.339	0.323	0.300	0.284	0.268	0.252	0.237	1	0.158	
2	**	0.720	0.580	0.552	0.521	0.489	0.457	0.418	0.386	0.363	0.339	0.323	0.308	0.284	0.268	2	0.158	
3	**	0.720	0.638	0.607	0.568	0.536	0.505	0.465	0.426	0.402	0.379	0.355	0.331	0.308	0.292	3	0.158	
4	**	0.720	0.679	0.647	0.607	0.568	0.536	0.489	0.450	0.426	0.402	0.379	0.355	0.331	0.308	4	0.158	
5	**	0.760	0.712	0.678	0.639	0.599	0.560	0.513	0.473	0.450	0.418	0.394	0.371	0.347	0.323	5	0.189	
6	**	0.790	0.745	0.710	0.670	0.623	0.592	0.536	0.497	0.465	0.442	0.410	0.394	0.363	0.339	6	0.229	
7	**	0.830	0.787	0.749	0.702	0.663	0.623	0.568	0.528	0.497	0.465	0.434	0.410	0.379	0.363	7	0.260	
8	**	0.870	0.828	0.789	0.741	0.694	0.655	0.599	0.552	0.521	0.489	0.457	0.434	0.402	0.379	B	0.292	
A	**	0.910	0.870	0.828	0.781	0.726	0.686	0.631	0.584	0.544	0.513	0.481	0.457	0.426	0.394	J	0.323	
B	**	0.960	0.911	0.868	0.812	0.765	0.718	0.663	0.607	0.576	0.536	0.505	0.481	0.442	0.418	K	0.355	
C	**	1.000	0.953	0.907	0.852	0.797	0.749	0.686	0.639	0.599	0.560	0.528	0.497	0.465	0.434	M	0.386	
D	**	1.050	1.002	0.954	0.899	0.836	0.789	0.726	0.670	0.631	0.592	0.552	0.528	0.489	0.457	N	0.434	
E	**	1.090	1.060	1.010	0.946	0.891	0.836	0.765	0.710	0.663	0.623	0.584	0.552	0.513	0.481	P	0.481	
F	**	1.150	1.135	1.081	1.017	0.954	0.899	0.820	0.757	0.710	0.670	0.623	0.592	0.552	0.521	R	0.536	
G	**	1.240	1.193	1.136	1.065	1.002	0.946	0.860	0.797	0.749	0.702	0.663	0.623	0.576	0.544	S	0.607	
H	**	1.310	1.259	1.199	1.128	1.057	0.994	0.915	0.836	0.789	0.741	0.694	0.663	0.615	0.576	T	0.655	
J	**	1.400	1.325	1.262	1.183	1.112	1.049	0.962	0.883	0.836	0.781	0.734	0.694	0.647	0.607	U	0.710	
K	**	1.480	1.391	1.325	1.246	1.167	1.096	1.010	0.931	0.875	0.820	0.765	0.726	0.678	0.639	V	0.773	
M	**	1.540	1.458	1.388	1.301	1.223	1.152	1.057	0.970	0.915	0.860	0.804	0.765	0.710	0.663	W	0.852	
N	**	1.660	1.524	1.451	1.364	1.278	1.207	1.104	1.017	0.954	0.899	0.844	0.797	0.741	0.694	X	0.986	
P	**	1.750	1.607	1.530	1.435	1.349	1.270	1.159	1.073	1.010	0.946	0.891	0.844	0.781	0.734			
R	**	1.840	1.698	1.617	1.522	1.420	1.341	1.230	1.136	1.065	1.002	0.939	0.891	0.828	0.773			
S	**	1.910	1.831	1.743	1.641	1.530	1.443	1.325	1.223	1.152	1.081	1.010	0.962	0.891	0.836			
T	**	2.140	2.037	1.940	1.822	1.704	1.609	1.475	1.357	1.278	1.207	1.128	1.065	0.986	0.931			
V	**	2.360	2.245	2.137	2.011	1.877	1.775	1.625	1.499	1.412	1.325	1.238	1.175	1.088	1.025			
I	**	2.660	2.534	2.413	2.287	2.153	2.051	1.901	1.775	1.688	1.601	1.514	1.451	1.364	1.301			
L	**	2.970	2.824	2.690	2.563	2.429	2.327	2.177	2.051	1.964	1.877	1.790	1.727	1.641	1.577			
U	**	3.270	3.114	2.966	2.839	2.705	2.603	2.453	2.327	2.240	2.153	2.066	2.003	1.917	1.853			
X	**	3.570	3.404	3.242	3.115	2.981	2.879	2.729	2.603	2.516	2.429	2.343	2.279	2.193	2.130			
Y	**	3.880	3.694	3.518	3.392	3.257	3.155	3.005	2.879	2.792	2.705	2.619	2.555	2.469	2.406			
Z	**	4.180	3.984	3.794	3.668	3.533	3.431	3.281	3.155	3.068	2.981	2.895	2.832	2.745	2.682			
W	**	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)			

(B) Add 0.30 to Symbol Z relativity for each \$10,000 above \$140,000.

* [Symbols redefined for 1990 and later model year vehicles.](#)

**Refer to Rule 9C in the Private Passenger section of the Auto Rule Manual.

GEICO INDEMNITY COMPANY

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 47

SECTION 5 - MISCELLANEOUS COVERAGES
ANNUAL BASE RATES and RATING FACTORS[Click here to go to Rating Worksheet](#)**Rates shown apply for all territories and already include all applicable deviations.****EMERGENCY ROAD SERVICE**See private passenger rules to
determine vehicle age.**Rate per Vehicle**

22.00 Full coverage

Vehicle Age Factors**1-4** .70**5-8** 1.00**9 & over** 1.30**Vehicle Coverage Limit Factors****Full Coverage** 1.00**Liability Only** 1.30**ENOA - FEDERAL**

Private passenger increased limits factors apply [Bodily Injury, Property Damage, UMBI, UIM and UMPD only].

Rate per Extended Auto**Bodily Injury** **25/50**

6.30

Property Damage **25M**

2.20

UMBI 25% of the private passenger rate**UMPD** 25% of the private passenger rate**UIM** 25% of the private passenger rate**Med Payments****1M** 6.80**2M** 8.40**3M** 10.00**4M** 11.60**5M** 13.20**ACCIDENTAL DEATH BENEFITS****Rate per Vehicle**

4.10

Coverage Limit Factors**5M** 1.00**10M** 2.00**LOST EARNINGS****Rate per Vehicle**

6.80

Coverage Limit Factors**140-WK** 1.00**200-WK** 1.25**250-WK** 1.50**300-WK** 1.75**350-WK** 2.00**400-WK** 2.25**MECHANICAL BREAKDOWN**

\$250 Deductible

Rate per Vehicle

30.30

GEICO INDEMNITY COMPANY

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 47

SECTION 5 - MISCELLANEOUS COVERAGES
ANNUAL BASE RATES and RATING FACTORS[Click here to go to Rating Worksheet](#)**Rates shown apply for all territories and already include all applicable deviations.**

<u>Model Year Factors</u>		<u>Vehicle Class/Coverage Age Factors</u>						
<u>Year</u>	<u>Factor</u>	<u>Covg Age</u>	<u>Class</u>					
			1	2	3	4	5	6
1996 or <	1.000							
1997	1.050	1	1.000	1.094	1.112	1.232	1.647	1.882
1998	1.103	2	1.000	1.094	1.112	1.232	1.647	1.882
1999	1.158	3	1.000	1.094	1.112	1.232	1.647	1.882
2000	1.216	4	1.000	1.094	1.200	1.436	2.245	2.567
2001	1.277	5	1.112	1.370	1.712	2.054	2.992	3.421
2002	1.341	6	1.280	1.574	1.967	2.567	3.741	4.276
2003	1.408	7	1.447	1.778	2.225	2.970	4.341	5.130
2004	1.478	8	1.447	1.778	2.225	2.970	4.341	5.130
2005 or >	1.552	9 or >	1.447	1.778	2.225	2.970	4.341	5.130

RENTAL REIMBURSEMENT

25/Day 750 Max

Rate per Vehicle

42.50

Increased Limit Factors**25/750** 1.00**50/1500** 2.00

GEICO INDEMNITY COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 34
SECTION 6 - MOBILE HOMES and TRAILERS
ANNUAL BASE RATES and RATING FACTORS

Rates shown apply for all territories and already include all applicable deviations.

Charge the following rates per \$100 of insurance, based on current value of vehicle.

	<u>RATE per \$100</u>	<u>DEDUCTIBLES</u>
<u>PERSONAL EFFECTS</u>	.19	Non-ded only
<u>PERSONAL EFFECTS COMBINED ADDITIONAL</u>	1.23	Non-ded only
<u>FIRE, THEFT, COMBINED ADDITIONAL</u>	1.42	Non-ded only
<u>COMPREHENSIVE</u>	RATE per \$100	DEDUCTIBLES FACTORS
	<i>\$50 Ded</i>	NON-DED
	1.31	1.20
		50 1.00
		100 0.92
		200 0.82
		250 0.75
		500 0.60
		1M 0.45

Charge the following premiums per vehicle, based on original cost new and age of vehicle.
 See miscellaneous rules to determine age.

COLLISION

COST NEW RANGE		RATE		DEDUCTIBLES	FACTORS
<u>Minimum</u>	<u>Maximum</u>	<u>NEW</u>	<u>OLD</u>		
		<i>\$100 Ded</i>			
0	600	21.80	15.40	50	1.05
601	800	25.90	19.40	100	1.00
801	1,050	27.50	21.80	150	0.96
1,051	1,300	30.70	25.90	200	0.92
1,301	1,600	39.60	29.90	250	0.88
1,601	1,900	43.60	33.90	500	0.75
1,901	2,400	50.10	39.60	1M	0.50
2,401	3,000	61.40	48.50		
3,001	4,000	72.70	57.30		
4,001	5,000	89.60	72.70		
5,001	6,000	108.20	85.60		
6,001	7,000	125.10	97.70		
7,001	8,000	142.10	113.80		
8,001	9,000	159.00	127.60		
9,001	10,000	177.60	142.10		

GEICO INDEMNITY COMPANY

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 36

SECTION 7 - COMMERCIAL RATING FACTORS

Refer to the COMMERCIAL AUTOMOBILE USE CLASSIFICATION SUPPLEMENT to determine appropriate class, then apply the factors shown below to the private passenger initial premium.

COVERAGE	CLASS				
	4	5	6	7	8
Bodily Injury	1.16	0.72	0.66	1.40	0.66
Property Damage	1.68	1.04	0.96	2.04	0.96
Medical Payments	0.84	0.52	0.48	1.02	0.48
Comprehensive	1.68	1.04	0.96	2.04	0.96
Collision	2.10	1.30	1.20	2.55	1.20
Additional PIP	0.84	0.52	0.48	1.02	0.48
Lost Earnings	0.84	0.52	0.48	1.02	0.48
Med-Ben	0.84	0.52	0.48	1.02	0.48

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES	EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 49
<u>SECTION 8 - RATING STEPS</u>	
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS (Incl. MED-BEN)</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	High Dime
3. Multiply by increased limit factor	High Dime
4. Multiply by vehicle liability rating factor	High Dime
5. Multiply by Military Discount	High Dime
6. Multiply by Basic Rating Element (BRE)	High Dime
Calculate BRE as:	
a. Select primary BRE based on age, gender, marital status & usage	NA
b. Calculate secondary BRE as:	NA
(1) Multi-car Discount x subclass factor	Penny
c. Multiply primary BRE by secondary BRE	Penny
d. Multiply c. above by Good Student Discount	Penny
7. Multiply by Transfer/Renewal Discount	High Dime
8. Multiply by Defensive Driver Discount (BI & PD only)	High Dime
9. Multiply by E-Banking Discount	High Dime
10. Multiply by Associate or Sponsored Marketing Discount	High Dime
11. Multiply by term percent	High Dime
<u>UMBI</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>UIM</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>UMPD</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>COMPREHENSIVE, COLLISION</u>	
1. Select territory rate	NA
2. Multiply by model year factor and/or symbol factor	Dollar
3. Multiply by deviation. See Section 2 - Deviations	High Dime
4. Multiply by deductible factor	High Dime

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES	EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 49
<u>SECTION 8 - RATING STEPS</u>	
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
5. Multiply by Military Discount	High Dime
6. Multiply by Basic Rating Element (BRE)	High Dime
Calculate BRE as:	
a. Select primary BRE based on age, gender, marital status & usage	NA
b. Calculate secondary BRE as:	NA
(1) Multi-car Discount x subclass factor	Penny
c. Multiply primary BRE by secondary BRE	Penny
d. Multiply c. above by Good Student Discount	Penny
7. Multiply by Transfer/Renewal Discount	High Dime
8. Multiply by Defensive Driver Discount	High Dime
9. Multiply by E-Banking Discount	High Dime
10. Multiply by Associate or Sponsored Marketing Discount	High Dime
11. Multiply by term percent	High Dime
<u>ACCIDENTAL DEATH BENEFITS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by vehicle liability rating factor	High Dime
4. Multiply by Military Discount	High Dime
5. Multiply by E-Banking Discount	High Dime
6. Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
<u>LOSS OF EARNINGS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by vehicle liability rating factor	High Dime
4. Multiply by Military Discount	High Dime
5. Multiply by E-Banking Discount	High Dime
6. Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
<u>RENTAL REIMBURSEMENT</u>	
1. Select base rate	NA
2. Multiply by deviation. See Section 2- Deviations.	High Dime
3. Multiply by increased limit factor	High Dime
4. Multiply by Multi-car Discount	High Dime
5. Multiply by E-Banking Discount	High Dime
6. Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
<u>EMERGENCY ROAD SERVICE</u>	
1. Select base rate	NA
2. Multiply by vehicle age factor	High Dime
3. Multiply by vehicle coverage limit factor (full coverage/liability only)	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES	EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 49
<u>SECTION 8 - RATING STEPS</u>	
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>MECHANICAL BREAKDOWN (MBI)</u>	
1. Select base rate	NA
2. Multiply by MBI model year factor	High Dime
3. Multiply by MBI class/coverage age factor	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>ENOA - FEDERAL - BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor (BI and PD Only)	High Dime
3. Multiply by Military Discount	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>ENOA - FEDERAL - UMBI</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>ENOA - FEDERAL - UIM</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>ENOA - FEDERAL - UMPD</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	High Dime
3. Multiply by deviation. See Section 2 - Deviations.	High Dime
4. Multiply by E-Banking Discount	High Dime
5. Multiply by Associate or Sponsored Marketing Discount	High Dime
6. Multiply by term percent	High Dime
<u>MOBILE HOME COMPREHENSIVE</u>	
1. Select base rate	
2. Multiply by Deviation	NA
3. Multiply by deductible relativity	Penny
4. Divide insurance value by 100	NA
5. Multiply result of step 4 by result of step 3	NA
6. Multiply by Military Discount	High Dime
7. Multiply by E-Banking Discount	High Dime
8. Multiply by Associate or Sponsored Marketing Discount	High Dime

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES	EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 49
<u>SECTION 8 - RATING STEPS</u>	
Click here to go to Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
9. Multiply by term percent	High Dime
<u>MOBILE HOME COLLISION</u>	
1. Select base rate based on original cost new range and age of vehicle	NA
2. Multiply by Deviation	Penny
3. Multiply by deductible relativity	High Dime
4. Multiply by trailer percent increase (for cost new greater than 10,000)	High Dime
5. Multiply by Military Discount	High Dime
6. Multiply by E-Banking Discount	High Dime
7. Multiply by Associate or Sponsored Marketing Discount	High Dime
8. Multiply by term percent	High Dime
<u>MOBILE HOME COMBINED ADDITIONAL (CA)</u>	
<i>(Vehicle Fire, Theft & Combined Additional Coverage)</i>	
1. Select base rate	NA
2. Multiply by Deviation	Penny
3. Divide insurance value by 100	NA
4. Multiply result by base rate	High Dime
5. Multiply by E-Banking Discount	High Dime
6. Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
<u>MOBILE HOME PERSONAL EFFECTS COMBINED ADDITIONAL (PECA)</u>	
<i>(Contents Fire, Lightning & Combined Additional Coverage)</i>	
1. Select base rate	NA
2. Multiply by Deviation	Penny
3. Divide insurance value by 100	NA
4. Multiply result by base rate	High Dime
5. Multiply by E-Banking Discount	High Dime
6. Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime
<u>MOBILE HOME PERSONAL EFFECTS (PE)</u>	
<i>(Contents Fire & Lightning Coverage)</i>	
1. Select base rate	NA
2. Multiply by Deviation	Penny
3. Divide insurance value by 100	NA
4. Multiply result by base rate	High Dime
5. Multiply by E-Banking Discount	High Dime
6. Multiply by Associate or Sponsored Marketing Discount	High Dime
7. Multiply by term percent	High Dime

GEICO INDEMNITY COMPANY							
ARKANSAS RATE PAGES		Effective: NEW BUSINESS 03/13/2008		RENEWALS 05/01/2008		RATEGEN 51	
<u>SECTION 10 - RV PROGRAM - MOTOR HOMES and TRAVEL TRAILERS</u>							
ANNUAL BASE RATES and RATING FACTORS							
Click here to go to RV Rating Worksheet							
Rates shown apply for all territories.							
MOTOR HOME LIABILITY BASE RATES							
To determine the motor home base liability rates, see Section 1, Private Passenger Rates by Territory for applicable private passenger rate.							
To determine the final rate for a coverage, apply deviations shown in Section 2 and continue rating as indicated in Section 15, RV Rating Steps							
To determine the increased limit factors, see Section 3, Private Passenger Increased Limits and Deductibles for applicable increased limit factor.							
PHYSICAL DAMAGE BASE RATES							
COLLISION		Rate per Motor Home			Rate per Travel Trailer		
\$500 Deductible		322.30			978.00		
Sym D							
COMPREHENSIVE		Rate per Motor Home			Rate per Travel Trailer		
\$500 Deductible		1122.80			1056.40		
Sym D							
Increased Deductible Factors							
COLLISION		COMPREHENSIVE		COMP with \$50 GLASS DED			
DEDS	MH	TT	MH	TT	MH	TT	
100	NA	NA	1.24	1.23	1.61	NA	
250	1.11	1.11	1.04	1.09	1.53	NA	
500	1.00	1.00	1.00	1.00	1.51	NA	
1M	0.74	0.89	0.89	0.82	1.42	NA	
5M	0.66	0.54	0.73	0.68	1.28	NA	
10M	0.65	0.50	0.70	0.64	1.26	NA	
Settlement Options for Comprehensive and Collision							
			MOTOR HOME FACTORS		TRAVEL TRAILER FACTORS		
			</				

GEICO INDEMNITY COMPANY								
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51								
SECTION 10 - RV PROGRAM - MOTOR HOMES and TRAVEL TRAILERS								
ANNUAL BASE RATES and RATING FACTORS								
Click here to go to RV Rating Worksheet								
Rates shown apply for all territories.								
VEHICLE TYPE FACTORS								
For Motor Homes, to develop the vehicle type factor, multiply the factor for the particular class by the liability factor.								
Motor Home Factors								
			<u>B/DP</u>	<u>MED</u>	<u>UMBI/UMPD</u>	<u>UIM</u>	<u>COLL</u>	<u>COMP</u>
Class A - Heavy Duty Motor Home			1.000	1.000	1.000	1.000	1.000	1.000
Class B - Camper Van			1.789	1.000	1.000	1.000	0.962	0.550
Class C - Mini Motor Home			1.053	1.000	1.000	1.000	0.808	0.670
Travel Trailer Factors								
			<u>COLL</u>	<u>COMP</u>				
Conventional			1.000	1.000				
Pop-Up			0.373	0.406				
5th Wheel			0.847	1.075				
Mounted Truck Camper			0.975	0.670				
Recreational/Cargo Quarters			1.000	1.047				
LIABILITY FACTORS - Motor Homes Only								
<u>B/DP</u>	.30							
<u>MED</u>	.30							
<u>UMBI</u>	.55							
<u>UMPD</u>	.55							

GEICO INDEMNITY COMPANY						
ARKANSAS RATE PAGES		Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008			RATEGEN 51	
<u>SECTION 11 - RV PROGRAM - MISCELLANEOUS COVERAGES</u>						
ANNUAL BASE RATES and RATING FACTORS						
Click here to go to RV Rating Worksheet						
Rates shown apply for all territories.						
MISCELLANEOUS RV COVERAGES						
<u>RV MEDICAL PAYMENTS</u>			<u>Rate per Motor Home</u>	<u>Rate per Travel Trailer</u>		
Limit 1M			21.00	21.00		
Increased Limit Factors						
<u>RV MED</u>						
LIMITS	MH	TT				
1M	1.00	1.00				
2M	1.20	1.20				
3M	1.37	1.37				
4M	1.52	1.52				
5M	1.65	1.65				
6M	1.76	1.76				
7M	1.85	1.85				
8M	1.92	1.92				
9M	1.97	1.97				
10M	2.00	2.00				
<u>REPLACEMENT COST PERSONAL EFFECTS</u>			<u>Rate per Motor Home</u>	<u>Rate per Travel Trailer</u>		
Limit 10M			63.00	63.00		
Increased Limit Factors						
LIMITS	<u>Motor Home</u>	<u>Travel Trailer</u>				
5M	Included in Base Coverage	Included in Base Coverage				
10M	1.00	1.00				
15M	2.00	2.00				
20M	3.00	3.00				
30M	5.00	5.00				
40M	7.00	7.00				
50M	9.00	9.00				
60M	11.00	11.00				
70M	13.00	13.00				
80M	15.00	15.00				
90M	17.00	17.00				
100M	19.00	19.00				
<u>VACATION LIABILITY</u>			<u>Rate per Motor Home</u>	<u>Rate per Travel Trailer</u>		
Limit 25M			3.50	3.50		
Increased Limit Factors						
LIMITS	<u>Motor Home</u>	<u>Travel Trailer</u>				
10M	Included in Base Coverage	Included in Base Coverage				
25M	2.33	2.33				
50M	3.00	3.00				
100M	3.33	3.33				
300M	4.00	4.00				
500M	4.33	4.33				

GEICO INDEMNITY COMPANY

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51

SECTION 12 - RV PROGRAM - PHYSICAL DAMAGE SYMBOL ASSIGNMENTS by COST NEW[Click here to go to RV Rating Worksheet](#)**PHYSICAL DAMAGE SYMBOL ASSIGNMENTS**

Cost New	Symbol
0 - 10,000	1
10,001 - 12,500	2
12,501 - 15,000	3
15,001 - 17,500	4
17,501 - 20,000	5
20,001 - 24,000	6
24,001 - 28,000	7
28,001 - 33,000	8
33,001 - 40,000	A
40,001 - 50,000	B
50,001 - 70,000	C
70,001 - 90,000	D
90,001 - 110,000	E
110,001 - 130,000	F
130,001 - 170,000	G
170,001 - 210,000	H
210,001 - 250,000	J
250,001 - 290,000	K
290,001 - 330,000	M
330,001 - 370,000	N
370,001 - 410,000	P
410,001 - 450,000	R
450,001 - 490,000	S
490,001 - 540,000	T
540,001 - 590,000	V
590,001 - 640,000	I
640,001 - 690,000	L
690,001 - 740,000	U
740,001 - 800,000	X
800,001 - 875,000	Y
875,001 - 1,000,000	Z
1,000,001+	W

GEICO INDEMNITY COMPANY															
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51															
<u>SECTION 13 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL</u>															
2007 Base Model Year, Base Symbol D															
Click here to go to RV Rating Worksheet															
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
	COMPREHENSIVE														
1	0.230	0.230	0.230	0.241	0.252	0.263	0.275	0.288	0.301	0.315	0.330	0.345	0.345	0.345	0.345
2	0.280	0.280	0.280	0.293	0.306	0.321	0.335	0.351	0.367	0.384	0.402	0.420	0.420	0.420	0.420
3	0.300	0.300	0.300	0.314	0.328	0.344	0.359	0.376	0.393	0.411	0.430	0.450	0.450	0.450	0.450
4	0.350	0.350	0.350	0.366	0.383	0.401	0.419	0.439	0.459	0.480	0.502	0.525	0.525	0.525	0.525
5	0.370	0.370	0.370	0.387	0.405	0.424	0.443	0.464	0.485	0.507	0.531	0.555	0.555	0.555	0.555
6	0.410	0.410	0.410	0.429	0.449	0.469	0.491	0.514	0.537	0.562	0.588	0.615	0.615	0.615	0.615
7	0.450	0.450	0.450	0.471	0.492	0.515	0.539	0.564	0.590	0.617	0.645	0.675	0.675	0.675	0.675
8	0.490	0.490	0.490	0.513	0.536	0.561	0.587	0.614	0.642	0.672	0.703	0.735	0.735	0.735	0.735
A	0.540	0.540	0.540	0.565	0.591	0.618	0.646	0.677	0.707	0.740	0.774	0.810	0.810	0.810	0.810
B	0.610	0.610	0.610	0.638	0.667	0.698	0.730	0.764	0.799	0.836	0.875	0.915	0.915	0.915	0.915
C	0.760	0.760	0.760	0.795	0.831	0.870	0.910	0.952	0.996	1.042	1.090	1.140	1.140	1.140	1.140
D	1.000	1.000	1.000	1.046	1.094	1.145	1.197	1.253	1.310	1.371	1.434	1.500	1.500	1.500	1.500
E	1.260	1.260	1.260	1.318	1.378	1.443	1.508	1.579	1.651	1.727	1.807	1.890	1.890	1.890	1.890
F	1.470	1.470	1.470	1.538	1.608	1.683	1.760	1.842	1.926	2.015	2.108	2.205	2.205	2.205	2.205
G	1.860	1.860	1.860	1.946	2.035	2.130	2.226	2.331	2.437	2.550	2.667	2.790	2.790	2.790	2.790
H	2.230	2.230	2.230	2.333	2.440	2.553	2.669	2.794	2.921	3.057	3.198	3.345	3.345	3.345	3.345
J	2.580	2.580	2.580	2.699	2.823	2.954	3.088	3.233	3.380	3.537	3.700	3.870	3.870	3.870	3.870
K	2.750	2.750	2.750	2.877	3.009	3.149	3.292	3.446	3.603	3.770	3.944	4.125	4.125	4.125	4.125
M	2.790	2.790	2.790	2.918	3.052	3.195	3.340	3.496	3.655	3.825	4.001	4.185	4.185	4.185	4.185
N	2.840	2.840	2.840	2.971	3.107	3.252	3.399	3.559	3.720	3.894	4.073	4.260	4.260	4.260	4.260
P	2.880	2.880	2.880	3.012	3.151	3.298	3.447	3.609	3.773	3.948	4.130	4.320	4.320	4.320	4.320
R	2.920	2.920	2.920	3.054	3.194	3.343	3.495	3.659	3.825	4.003	4.187	4.380	4.380	4.380	4.380
S	2.960	2.960	2.960	3.096	3.238	3.389	3.543	3.709	3.878	4.058	4.245	4.440	4.440	4.440	4.440
T	3.000	3.000	3.000	3.138	3.282	3.435	3.591	3.759	3.930	4.113	4.302	4.500	4.500	4.500	4.500
V	3.050	3.050	3.050	3.190	3.337	3.492	3.651	3.822	3.996	4.182	4.374	4.575	4.575	4.575	4.575
I	3.110	3.110	3.110	3.253	3.402	3.561	3.723	3.897	4.074	4.264	4.460	4.665	4.665	4.665	4.665
L	3.160	3.160	3.160	3.305	3.457	3.618	3.783	3.959	4.140	4.332	4.531	4.740	4.740	4.740	4.740
U	3.210	3.210	3.210	3.358	3.512	3.675	3.842	4.022	4.205	4.401	4.603	4.815	4.815	4.815	4.815
X	3.260	3.260	3.260	3.410	3.566	3.733	3.902	4.085	4.271	4.469	4.675	4.890	4.890	4.890	4.890
Y	3.340	3.340	3.340	3.494	3.654	3.824	3.998	4.185	4.375	4.579	4.790	5.010	5.010	5.010	5.010
Z	3.440	3.440	3.440	3.598	3.763	3.939	4.118	4.310	4.506	4.716	4.933	5.160	5.160	5.160	5.160
W	5.000	5.000	5.000	5.230	5.470	5.725	5.985	6.265	6.550	6.855	7.170	7.500	7.500	7.500	7.500

GEICO INDEMNITY COMPANY															
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51															
<u>SECTION 13 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL</u>															
2007 Base Model Year, Base Symbol D															
Click here to go to RV Rating Worksheet															
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
	<u>COLLISION</u>														
1	0.290	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.250	0.226	0.205	0.186
2	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
3	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
4	0.320	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.276	0.250	0.226	0.205
5	0.340	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.293	0.265	0.240	0.218
6	0.380	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.327	0.296	0.268	0.243
7	0.420	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.362	0.328	0.297	0.269
8	0.470	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.405	0.367	0.332	0.301
A	0.520	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.448	0.406	0.367	0.333
B	0.620	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.534	0.484	0.438	0.397
C	0.770	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.663	0.601	0.544	0.493
D	1.000	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.861	0.780	0.706	0.640
E	1.220	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.050	0.952	0.861	0.781
F	1.430	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.231	1.115	1.010	0.915
G	1.870	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.610	1.459	1.320	1.197
H	2.320	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	1.998	1.810	1.638	1.485
J	2.560	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.204	1.997	1.807	1.638
K	2.740	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.359	2.137	1.934	1.754
M	2.890	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.488	2.254	2.040	1.850
N	3.050	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.626	2.379	2.153	1.952
P	3.200	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	2.755	2.496	2.259	2.048
R	3.360	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	2.893	2.621	2.372	2.150
S	3.510	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.022	2.738	2.478	2.246
T	3.690	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.177	2.878	2.605	2.362
V	3.880	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.341	3.026	2.739	2.483
I	4.080	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.513	3.182	2.880	2.611
L	4.270	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	3.676	3.331	3.015	2.733
U	4.460	4.237	4.237	4.237	4.237	4.237	4.237	4.237	4.237	4.237	4.237	3.840	3.479	3.149	2.854
X	4.680	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.029	3.650	3.304	2.995
Y	4.940	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.253	3.853	3.488	3.162
Z	5.320	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	4.581	4.150	3.756	3.405
W	8.050	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	6.931	6.279	5.683	5.152

[illegible]

GEICO INDEMNITY COMPANY															
ARKANSAS RATE PAGES		Effective: NEW BUSINESS 03/13/2008				RENEWALS 05/01/2008				RATEGEN 51					
<u>SECTION 14 - RV PROGRAM - TRAVEL TRAILER PHYSICAL DAMAGE MODEL YEAR and SYMBOL</u>															
2007 Base Model Year, Base Symbol D															
Click here to go to RV Rating Worksheet															
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
	<u>COLLISION</u>														
1	0.150	0.123	0.123	0.123	0.123	0.123	0.118	0.114	0.110	0.105	0.101	0.098	0.098	0.098	0.083
2	0.250	0.205	0.205	0.205	0.205	0.205	0.197	0.190	0.183	0.176	0.169	0.163	0.163	0.163	0.138
3	0.290	0.238	0.238	0.238	0.238	0.238	0.229	0.220	0.212	0.204	0.196	0.189	0.189	0.189	0.160
4	0.340	0.279	0.279	0.279	0.279	0.279	0.268	0.258	0.248	0.239	0.230	0.221	0.221	0.221	0.187
5	0.380	0.312	0.312	0.312	0.312	0.312	0.300	0.288	0.277	0.267	0.257	0.247	0.247	0.247	0.209
6	0.450	0.369	0.369	0.369	0.369	0.369	0.355	0.342	0.329	0.316	0.304	0.293	0.293	0.293	0.248
7	0.530	0.435	0.435	0.435	0.435	0.435	0.418	0.402	0.387	0.372	0.358	0.345	0.345	0.345	0.292
8	0.600	0.492	0.492	0.492	0.492	0.492	0.473	0.455	0.438	0.421	0.406	0.390	0.390	0.390	0.330
A	0.670	0.549	0.549	0.549	0.549	0.549	0.529	0.509	0.489	0.470	0.453	0.436	0.436	0.436	0.369
B	0.760	0.623	0.623	0.623	0.623	0.623	0.600	0.577	0.555	0.534	0.514	0.494	0.494	0.494	0.418
C	0.870	0.713	0.713	0.713	0.713	0.713	0.686	0.660	0.635	0.611	0.588	0.566	0.566	0.566	0.479
D	1.000	0.820	0.820	0.820	0.820	0.820	0.789	0.759	0.730	0.702	0.676	0.650	0.650	0.650	0.550
E	1.110	0.910	0.910	0.910	0.910	0.910	0.876	0.842	0.810	0.779	0.750	0.722	0.722	0.722	0.611
F	1.220	1.000	1.000	1.000	1.000	1.000	0.963	0.926	0.891	0.856	0.825	0.793	0.793	0.793	0.671
G	1.380	1.132	1.132	1.132	1.132	1.132	1.089	1.047	1.007	0.969	0.933	0.897	0.897	0.897	0.759
H	1.600	1.312	1.312	1.312	1.312	1.312	1.262	1.214	1.168	1.123	1.082	1.040	1.040	1.040	0.880
J	1.810	1.484	1.484	1.484	1.484	1.484	1.428	1.374	1.321	1.271	1.224	1.177	1.177	1.177	0.996
K	2.030	1.665	1.665	1.665	1.665	1.665	1.602	1.541	1.482	1.425	1.372	1.320	1.320	1.320	1.117
M	2.160	1.771	1.771	1.771	1.771	1.771	1.704	1.639	1.577	1.516	1.460	1.404	1.404	1.404	1.188
N	3.050	2.501	2.501	2.501	2.501	2.501	2.406	2.315	2.227	2.141	2.062	1.983	1.983	1.983	1.678
P	3.200	2.624	2.624	2.624	2.624	2.624	2.525	2.429	2.336	2.246	2.163	2.080	2.080	2.080	1.760
R	3.360	2.755	2.755	2.755	2.755	2.755	2.651	2.550	2.453	2.359	2.271	2.184	2.184	2.184	1.848
S	3.510	2.878	2.878	2.878	2.878	2.878	2.769	2.664	2.562	2.464	2.373	2.282	2.282	2.282	1.931
T	3.690	3.026	3.026	3.026	3.026	3.026	2.911	2.801	2.694	2.590	2.494	2.399	2.399	2.399	2.030
V	3.880	3.182	3.182	3.182	3.182	3.182	3.061	2.945	2.832	2.724	2.623	2.522	2.522	2.522	2.134
I	4.080	3.346	3.346	3.346	3.346	3.346	3.219	3.097	2.978	2.864	2.758	2.652	2.652	2.652	2.244
L	4.270	3.501	3.501	3.501	3.501	3.501	3.369	3.241	3.117	2.998	2.887	2.776	2.776	2.776	2.349
U	4.460	3.657	3.657	3.657	3.657	3.657	3.519	3.385	3.256	3.131	3.015	2.899	2.899	2.899	2.453
X	4.680	3.838	3.838	3.838	3.838	3.838	3.693	3.552	3.416	3.285	3.164	3.042	3.042	3.042	2.574
Y	4.940	4.051	4.051	4.051	4.051	4.051	3.898	3.749	3.606	3.468	3.339	3.211	3.211	3.211	2.717
Z	5.320	4.362	4.362	4.362	4.362	4.362	4.197	4.038	3.884	3.735	3.596	3.458	3.458	3.458	2.926
W	8.050	6.601	6.601	6.601	6.601	6.601	6.351	6.110	5.877	5.651	5.442	5.233	5.233	5.233	4.428

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES	Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51
<u>SECTION 15 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>MOTOR HOME BODILY INJURY, PROPERTY DAMAGE</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
4. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	
b. Multiply primary BRE by secondary BRE	NA
c. Multiply by Good Student Discount	No Round
5. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
6. Multiply RV Use factor	Penny
7. Multiply by Military Discount	Penny
8. Multiply by Transfer Discount	Penny
9. Multiply by Renewal Discount	Penny
10. Multiply by Defensive Driver Discount	Penny
11. Multiply by Commercial Driver's License Discount	Penny
12. Multiply by E-banking Discount	Penny
13. Multiply by Associate Discount	Penny
14. Multiply by term percent	High Dime
<u>MOTOR HOME MEDICAL, MED-BEN</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
4. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	
b. Multiply primary BRE by secondary BRE	NA
c. Multiply by Good Student Discount	No Round
5. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
6. Multiply RV Use factor	Penny
7. Multiply by Military Discount	Penny
8. Multiply by Transfer Discount	Penny
9. Multiply by Renewal Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny
12. Multiply by Associate Discount	Penny
13. Multiply by term percent	High Dime
<u>MOTOR HOME ADB, LE</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES	Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51
<u>SECTION 15 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
c. Truncate to four decimal places	NA
4. Multiply RV Use factor	Penny
5. Multiply by Military Discount	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate Discount	Penny
8. Multiply by term percent	High Dime
<u>MOTOR HOME UMBI, UMPD, UIM</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
4. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
5. Multiply by RV Use factor	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate Discount	Penny
8. Multiply by term percent	High Dime

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES	Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51
SECTION 15 - RV RATING STEPS	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>MOTOR HOME COMPREHENSIVE - ACV, PURPRICE, TLRC</u>	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor.	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	
b. Multiply primary BRE by secondary BRE	NA
c. Multiply by Good Student Discount	No Round
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Transfer Discount	Penny
11. Multiply by Renewal Discount	Penny
12. Multiply by Defensive Driver Discount	Penny
13. Multiply by Commercial Driver's License Discount	Penny
14. Multiply by E-banking Discount	Penny
15. Multiply by Associate Discount	Penny
16. Multiply by term percent	High Dime
<u>MOTOR HOME COLLISION - ACV, PURPRICE, TLRC</u>	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor.	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	
b. Multiply primary BRE by secondary BRE	NA
c. Multiply by Good Student Discount	No Round
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Transfer Discount	Penny
11. Multiply by Renewal Discount	Penny
12. Multiply by Defensive Driver Discount	Penny
13. Multiply by Commercial Driver's License Discount	Penny
14. Multiply by E-banking Discount	Penny
15. Multiply by Associate Discount	Penny
16. Multiply by term percent	High Dime
<u>TRAVEL TRAILER COMPREHENSIVE, COLLISION - ACV, PURPRICE, TLRC</u>	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	

GEICO INDEMNITY COMPANY	
ARKANSAS RATE PAGES	Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 51
<u>SECTION 15 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
a. Multiply by RV Multi-Vehicle Discount	NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny
12. Multiply by Associate Discount	Penny
13. Multiply by term percent	High Dime
<u>RV EMERGENCY ROADSIDE SERVICE</u>	
1. Select base rate	NA
2. Multiply by vehicle age factor	Penny
3. Multiply by vehicle coverage limit factor	Penny
4. Multiply by RV Use factor	Penny
5. Multiply by E-banking Discount	Penny
6. Multiply by Associate Discount	Penny
7. Multiply by term percent	High Dime
<u>RV MEDICAL PAYMENTS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by RV Use factor	Penny
4. Multiply by E-banking Discount	Penny
5. Multiply by Associate Discount	Penny
6. Multiply by term percent	High Dime
<u>VACATION LIABILITY, EMERGENCY EXPENSE, REPLACEMENT COST PERSONAL EFFECTS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by RV Use factor	Penny
4. Multiply by E-banking Discount	Penny
5. Multiply by Associate Discount	Penny
6. Multiply by term percent	High Dime

[illegible]

**GEICO CASUALTY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

RULE 1. - 5. RESERVED FOR FUTURE USE 2

RULE 6. MOTOR HOMES AND TRAVEL TRAILERS 2

A. MOTOR HOMES 2

B. TRAVEL TRAILERS 2

C. PREMIUM DETERMINATION..... 2

**GEICO CASUALTY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 1. - 5. RESERVED FOR FUTURE USE**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS**

A. MOTOR HOMES

1. A motor home shall be classified as the following:
 - a. Class A - Heavy Duty Motor Home
 - b. Class B - Camper Van
 - c. Class C - Mini Motor Home
2. RV conversions are not written

B. TRAVEL TRAILERS

A travel trailer shall be classified as the following:

1. Conventional
2. Pop-Up
3. 5th Wheel
4. Mounted Truck Camper
5. Recreational/Cargo Quarters

NOTE: A pickup truck with a load capacity of 2,000 pounds or less, owned by an individual, or owned jointly by relatives, or the insured and a resident of the insured's household, used to transport a Mounted Truck Camper or other similar living quarters and not customarily used as permanent living quarters or in the occupation, profession or business of the insured shall be classified as a private passenger automobile. The camper shall be classified and rated as a travel trailer.

C. PREMIUM DETERMINATION

1. Coverages

a. Motor Homes

- 1) Bodily Injury – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 2) Property Damage – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 3) Medical Payments – Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 4) Medical Benefits - Charge the otherwise applicable private passenger rate for the appropriate territory, tier, limit, sub-class, vehicle type and use.
- 5) Uninsured Motorist Bodily Injury/Uninsured Motorist Property Damage/Underinsured Motorist Bodily Injury – Charge the otherwise applicable private passenger rate for the appropriate territory, limit, tier, vehicle type and use.
- 6) Accidental Death Benefits - Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 7) Income Disability-Lost Earnings - Charge the otherwise applicable private passenger rate for the appropriate limit, vehicle type and use.
- 8) Comprehensive – Using the Motor Home base rate apply the private passenger sub-class and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.
- 9) Collision – Using the Motor Home base rate apply the private passenger sub-class and tier factors. In addition, apply the applicable factors for the appropriate settlement option, model year, symbol, deductible, vehicle type and use.

**GEICO CASUALTY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS (Cont'd)**

b. Travel Trailers

- 1) Comprehensive – Using the Travel Trailer base rate apply the applicable factors for the appropriate tier, settlement option, model year, symbol, deductible, vehicle type and use.
- 2) Collision – Using the Travel Trailer base rate apply the applicable factors for the appropriate settlement option, tier, model year, symbol, deductible, vehicle type and use.

c. Motor Homes and Travel Trailers

- 1) RV Emergency Roadside Service – The rate is based on the applicable territory, limit, vehicle age, and use as provided in the Rate Section of this manual. This coverage will be offered on all travel trailers except Mounted Truck Campers.
- 2) RV Medical Payments – The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 3) Emergency Expense – The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 4) Replacement Cost Personal Effects - The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.
- 5) Vacation Liability - The rate is based on the applicable territory, limit, and use as provided in the Rate Section of this manual.

NOTE: The coverages above are only available when Comprehensive and Collision are carried on the vehicle.

2. Settlement Options

The following settlement options are available for Comprehensive and Collision coverages.

- a. Total Loss Replacement Cost – Available only if comprehensive and collision coverage are carried on the vehicle and the vehicle age is 5 or less. At renewal if the vehicle age is greater than 5 years this coverage will be removed and replaced by the Purchase Price coverage.
- b. Purchase Price – Available only if comprehensive and collision are carried on the vehicle and vehicle age is age 7 or less. At renewal if the vehicle age is greater than age 7 this coverage will be removed and replaced by the Actual Cash Value coverage.
- c. Actual Cash Value – Replacement cost less depreciation.

**GEICO CASUALTY COMPANY
MISCELLANEOUS RULES SECTION
ARKANSAS**

***RULE 6. MOTOR HOMES AND TRAVEL TRAILERS (Cont'd)**

3. Definitions

a. Age

Age	Definition of vehicle age
1	Vehicles of the current model year
2	Vehicles of the first preceding model year
3-8	Vehicles 2 nd through 7 th preceding model years, respectively
9	All other preceding model years

For the purpose of this definition, the current model year shall change effective October 1, of each calendar year regardless of actual introductory dates of the several makes and models.

b. "Use" is defined as follows:

Occasional - 0 - 29 days per year

Frequent - 30 to 150 days per year

Full timers - 151 to 300 days per year

Primary – 301 days or more per year

4. Discounts and Surcharges

a. Commercial Driver's License Discount - Motor homes and travel trailers shall be subject to a credit of 10% applied to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverages, provided satisfactory evidence is presented to the Company that the principal operator of such vehicle has a commercial driver's license.

b. Recreational Vehicle Multi Vehicle Discount - The appropriate Secondary Rating Element shall be reduced by 10% if more than one Motor home, Travel trailer, or a combination of a private passenger automobile and a Motor home or Travel trailer are owned by an individual or owned jointly by relatives, or the insured and a resident of the insured's household and two or more such vehicles are insured in the same policy. "Insured in the same policy" means any vehicle is insured for any of the following: Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision insurance.

c. The following discounts are also applicable as noted below:

Private Passenger Rules Section

Associate Discount - Motor homes and Travel trailers

Military Discount - Motor homes and Travel trailers

Renewal Discount - Motor homes

Five Year Good Driving Discount – Motor homes

Defensive Driving Credit – Motor homes

Good Student/College Graduate Discount – Motor homes

E-Banking Discount – Motor homes and Travel trailers

GEICO CASUALTY COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 3/13/2008 RENEWALS 5/01/2008 RATE GEN 46
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GEICO CASUALTY COMPANY											
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 45											
SECTION 1 - ANNUAL PRIVATE PASSENGER RATES by TERRITORY											
Click here to go to Rating Worksheet											
Ter	BI	PD	MED	COMP	COLL	UMBI		UMPD		UIM	
	25/50	25M	1M	250 Ded	250 Ded	25/50		25M		25/50	
				2008 Sym C	2008 Sym C	Veh 1	Veh 2+	Veh 1	Veh 2+	Veh 1	Veh 2+
These are UNDEVIATED rates. To determine BASE RATES and/or INITIAL PREMIUMS, see Section 2 -Deviations to Private Passenger Rates by Territory.											
1	350.00	366.00	55.90	452.00	1400.00	62.30	62.30	105.00	105.00	36.10	36.10
3	312.00	343.00	49.60	435.00	1322.00	59.90	59.90	87.20	87.20	34.70	34.70
4	408.00	398.00	74.40	706.00	1903.00	64.90	64.90	89.10	89.10	37.60	37.60
6	373.00	360.00	51.50	485.00	1391.00	59.50	59.50	85.40	85.40	34.50	34.50
7	338.00	313.00	50.80	770.00	1571.00	59.50	59.50	94.80	94.80	34.50	34.50
8	358.00	363.00	65.10	634.00	1722.00	61.70	61.70	86.90	86.90	35.80	35.80
12	310.00	303.00	50.10	467.00	1462.00	59.90	59.90	85.90	85.90	34.70	34.70
13	315.00	330.00	57.00	956.00	1655.00	59.70	59.70	87.80	87.80	34.60	34.60
14	338.00	354.00	56.80	932.00	1699.00	62.10	62.10	85.60	85.60	36.00	36.00
16	357.00	346.00	59.00	1073.00	1835.00	63.70	63.70	87.80	87.80	36.90	36.90
17	375.00	369.00	51.30	461.00	1438.00	60.30	60.30	89.10	89.10	35.00	35.00
20	305.00	324.00	52.30	786.00	1833.00	62.10	62.10	80.40	80.40	36.00	36.00
25	304.00	321.00	51.80	833.00	1695.00	61.70	61.70	89.10	89.10	35.80	35.80

Amounts shown in Section 1, Annual Private Passenger Rates by Territory, are not base rates or initial premiums. They are starting points for the limits shown and must be adjusted by one or more deviation factors as described below. Deviations may include tier factors, offsets, statewide rate change percentages, etc.

Initial premium is defined as territory rate adjusted by the total deviation factor and by the selected limit and/or deductible factor. For comprehensive and collision it also includes adjustment by the symbol and model year relativity.

To determine the final rate for a coverage, apply deviations shown below and continue rating as indicated in Section 7, Rating Steps.

Tier Rating
Other Deviations[illegible]

GEICO CASUALTY COMPANY									
ARKANSAS RATE PAGES			EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006				RATE GEN		
<u>SECTION 3 - PRIVATE PASSENGER INCREASED LIMITS and DEDUCTIBLES</u>									
Click here to go to Rating Worksheet.									
LIMITS	FACTORS			LIMITS	FACTORS		DEDS	FACTORS	
	<u>BI</u>	<u>UMBI</u>	<u>UIM</u>		<u>PD</u>	<u>UMPD</u>		<u>COMP</u>	<u>COLL</u>
25/50	1.00	1.00	1.00	25M	1.00	1.00	100	1.26	1.32
50/100	1.26	1.65	1.80	50M	1.11	1.18	150	N/A	1.20
100/300	1.60	2.25	2.80	REJ	N/A	0.00	200	1.10	1.10
REJ	N/A	0.00	0.00				250	1.00	1.00
							500	0.85	0.85
							1M	0.70	0.67
					<u>MED</u>	<u>MED - BEN</u>			
				1M	1.00	N/A			
				2M	1.50	N/A			
				3M	1.85	N/A			
				4M	2.20	N/A			
				5M	N/A	2.50	* These increased limits should be applied to the base rate for Med.		
				7.5M	N/A	3.25			

GEICO CASUALTY COMPANY

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 45

SECTION 4 - PRIVATE PASSENGER PHYSICAL DAMAGE MODEL YEAR and SYMBOL RELATIVITIES

2008 Base Model Year, Base Symbol C

[Click here to go to Rating Worksheet](#)

Sym	2009 &														1990-		1989 &
Code	Later	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995*	Code	Prior
COMPREHENSIVE																	
1	**	0.630	0.276	0.263	0.249	0.235	0.228	0.215	0.208	0.194	0.187	0.173	0.166	0.159	0.152	1	0.076
2	**	0.630	0.357	0.339	0.325	0.305	0.291	0.277	0.263	0.249	0.235	0.222	0.215	0.201	0.194	2	0.076
3	**	0.630	0.429	0.409	0.388	0.367	0.353	0.332	0.318	0.305	0.291	0.270	0.256	0.249	0.235	3	0.076
4	**	0.630	0.487	0.464	0.443	0.415	0.402	0.374	0.360	0.346	0.325	0.305	0.291	0.277	0.263	4	0.076
5	**	0.670	0.553	0.526	0.499	0.471	0.450	0.422	0.402	0.388	0.367	0.346	0.332	0.312	0.298	5	0.097
6	**	0.700	0.611	0.582	0.547	0.526	0.499	0.471	0.450	0.429	0.409	0.381	0.367	0.353	0.332	6	0.145
7	**	0.760	0.669	0.637	0.602	0.568	0.547	0.512	0.492	0.471	0.443	0.415	0.402	0.381	0.367	7	0.180
8	**	0.820	0.727	0.692	0.658	0.623	0.595	0.561	0.533	0.512	0.485	0.457	0.436	0.415	0.395	B	0.235
A	**	0.860	0.793	0.755	0.720	0.685	0.651	0.616	0.582	0.561	0.533	0.499	0.478	0.457	0.429	J	0.298
B	**	0.930	0.872	0.831	0.789	0.748	0.713	0.672	0.637	0.616	0.582	0.547	0.526	0.499	0.471	K	0.353
C	**	1.000	0.953	0.907	0.865	0.817	0.782	0.734	0.699	0.672	0.637	0.602	0.575	0.547	0.519	M	0.422
D	**	1.080	1.040	0.990	0.935	0.886	0.852	0.803	0.762	0.727	0.692	0.651	0.623	0.595	0.561	N	0.512
E	**	1.170	1.134	1.080	1.025	0.969	0.928	0.879	0.831	0.796	0.755	0.713	0.679	0.651	0.616	P	0.609
F	**	1.260	1.250	1.191	1.129	1.073	1.025	0.962	0.914	0.886	0.838	0.789	0.748	0.713	0.679	R	0.727
G	**	1.360	1.360	1.295	1.232	1.170	1.115	1.052	0.997	0.962	0.907	0.859	0.817	0.775	0.741	S	0.845
H	**	1.470	1.469	1.399	1.329	1.260	1.205	1.136	1.073	1.039	0.976	0.921	0.886	0.838	0.796	T	0.983
J	**	1.600	1.570	1.496	1.419	1.350	1.288	1.212	1.156	1.108	1.052	0.990	0.942	0.900	0.852	U	1.142
K	**	1.770	1.701	1.620	1.537	1.454	1.392	1.309	1.246	1.198	1.136	1.066	1.018	0.969	0.921	V	1.322
M	**	1.980	1.847	1.759	1.669	1.586	1.509	1.426	1.357	1.302	1.232	1.163	1.108	1.052	1.004	W	1.537
N	**	2.110	2.014	1.918	1.821	1.724	1.648	1.551	1.475	1.419	1.343	1.267	1.212	1.149	1.094	X	1.925
P	**	2.400	2.225	2.119	2.015	1.911	1.828	1.717	1.634	1.572	1.489	1.399	1.336	1.274	1.212		
R	**	2.750	2.450	2.333	2.216	2.105	2.008	1.890	1.800	1.731	1.634	1.544	1.475	1.399	1.329		
S	**	3.070	2.785	2.652	2.520	2.389	2.285	2.153	2.043	1.966	1.856	1.752	1.676	1.592	1.516		
T	**	3.610	3.265	3.109	2.950	2.797	2.673	2.513	2.389	2.299	2.174	2.049	1.959	1.863	1.773		
V	**	3.950	3.759	3.580	3.400	3.220	3.081	2.901	2.756	2.652	2.506	2.361	2.257	2.146	2.043		
I	**	4.510	4.297	4.092	3.912	3.732	3.587	3.413	3.268	3.157	3.019	2.873	2.763	2.659	2.548		
L	**	5.070	4.827	4.597	4.417	4.244	4.099	3.919	3.774	3.670	3.524	3.379	3.275	3.164	3.060		
U	**	5.630	5.365	5.110	4.930	4.750	4.604	4.431	4.286	4.175	4.037	3.891	3.780	3.677	3.566		
X	**	6.190	5.896	5.615	5.435	5.262	5.117	4.937	4.791	4.687	4.542	4.397	4.293	4.182	4.078		
Y	**	6.750	6.434	6.128	5.948	5.768	5.622	5.449	5.304	5.193	5.054	4.909	4.805	4.694	4.591		
Z	**	7.310	6.965	6.633	6.460	6.280	6.135	5.955	5.809	5.705	5.560	5.421	5.311	5.207	5.096		
W	**	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)	(A)		

(A) Add 0.56 to Symbol Z relativity for each \$10,000 above \$140,000.

* Symbols redefined for 1990 and later model year vehicles.

**Refer to Rule 11C in the Private Passenger section of the Auto Rule Manual.

GEICO CASUALTY COMPANY
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 02/08/2007 RENEWALS 04/02/2007 RATE GEN 45
SECTION 4 - PRIVATE PASSENGER PHYSICAL DAMAGE MODEL YEAR and SYMBOL RELATIVITIES
2008 Base Model Year, Base Symbol C

[Click here to go to Rating Worksheet](#)

Sym	2009 &														1990-		1989 &
Code	Later	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995*	Code	Prior
<u>COLLISION</u>																	
1	**	0.720	0.513	0.489	0.457	0.434	0.402	0.371	0.339	0.323	0.300	0.284	0.268	0.252	0.237	1	0.158
2	**	0.720	0.580	0.552	0.521	0.489	0.457	0.418	0.386	0.363	0.339	0.323	0.308	0.284	0.268	2	0.158
3	**	0.720	0.638	0.607	0.568	0.536	0.505	0.465	0.426	0.402	0.379	0.355	0.331	0.308	0.292	3	0.158
4	**	0.720	0.679	0.647	0.607	0.568	0.536	0.489	0.450	0.426	0.402	0.379	0.355	0.331	0.308	4	0.158
5	**	0.760	0.712	0.678	0.639	0.599	0.560	0.513	0.473	0.450	0.418	0.394	0.371	0.347	0.323	5	0.189
6	**	0.790	0.745	0.710	0.670	0.623	0.592	0.536	0.497	0.465	0.442	0.410	0.394	0.363	0.339	6	0.229
7	**	0.830	0.787	0.749	0.702	0.663	0.623	0.568	0.528	0.497	0.465	0.434	0.410	0.379	0.363	7	0.260
8	**	0.870	0.828	0.789	0.741	0.694	0.655	0.599	0.552	0.521	0.489	0.457	0.434	0.402	0.379	B	0.292
A	**	0.910	0.870	0.828	0.781	0.726	0.686	0.631	0.584	0.544	0.513	0.481	0.457	0.426	0.394	J	0.323
B	**	0.960	0.911	0.868	0.812	0.765	0.718	0.663	0.607	0.576	0.536	0.505	0.481	0.442	0.418	K	0.355
C	**	1.000	0.953	0.907	0.852	0.797	0.749	0.686	0.639	0.599	0.560	0.528	0.497	0.465	0.434	M	0.386
D	**	1.050	1.002	0.954	0.899	0.836	0.789	0.726	0.670	0.631	0.592	0.552	0.528	0.489	0.457	N	0.434
E	**	1.090	1.060	1.010	0.946	0.891	0.836	0.765	0.710	0.663	0.623	0.584	0.552	0.513	0.481	P	0.481
F	**	1.150	1.135	1.081	1.017	0.954	0.899	0.820	0.757	0.710	0.670	0.623	0.592	0.552	0.521	R	0.536
G	**	1.240	1.193	1.136	1.065	1.002	0.946	0.860	0.797	0.749	0.702	0.663	0.623	0.576	0.544	S	0.607
H	**	1.310	1.259	1.199	1.128	1.057	0.994	0.915	0.836	0.789	0.741	0.694	0.663	0.615	0.576	T	0.655
J	**	1.400	1.325	1.262	1.183	1.112	1.049	0.962	0.883	0.836	0.781	0.734	0.694	0.647	0.607	U	0.710
K	**	1.480	1.391	1.325	1.246	1.167	1.096	1.010	0.931	0.875	0.820	0.765	0.726	0.678	0.639	V	0.773
M	**	1.540	1.458	1.388	1.301	1.223	1.152	1.057	0.970	0.915	0.860	0.804	0.765	0.710	0.663	W	0.852
N	**	1.660	1.524	1.451	1.364	1.278	1.207	1.104	1.017	0.954	0.899	0.844	0.797	0.741	0.694	X	0.986
P	**	1.750	1.607	1.530	1.435	1.349	1.270	1.159	1.073	1.010	0.946	0.891	0.844	0.781	0.734		
R	**	1.840	1.698	1.617	1.522	1.420	1.341	1.230	1.136	1.065	1.002	0.939	0.891	0.828	0.773		
S	**	1.910	1.831	1.743	1.641	1.530	1.443	1.325	1.223	1.152	1.081	1.010	0.962	0.891	0.836		
T	**	2.140	2.037	1.940	1.822	1.704	1.609	1.475	1.357	1.278	1.207	1.128	1.065	0.986	0.931		
V	**	2.360	2.245	2.137	2.011	1.877	1.775	1.625	1.499	1.412	1.325	1.238	1.175	1.088	1.025		
I	**	2.660	2.534	2.413	2.287	2.153	2.051	1.901	1.775	1.688	1.601	1.514	1.451	1.364	1.301		
L	**	2.970	2.824	2.690	2.563	2.429	2.327	2.177	2.051	1.964	1.877	1.790	1.727	1.641	1.577		
U	**	3.270	3.114	2.966	2.839	2.705	2.603	2.453	2.327	2.240	2.153	2.066	2.003	1.917	1.853		
X	**	3.570	3.404	3.242	3.115	2.981	2.879	2.729	2.603	2.516	2.429	2.343	2.279	2.193	2.130		
Y	**	3.880	3.694	3.518	3.392	3.257	3.155	3.005	2.879	2.792	2.705	2.619	2.555	2.469	2.406		
Z	**	4.180	3.984	3.794	3.668	3.533	3.431	3.281	3.155	3.068	2.981	2.895	2.832	2.745	2.682		
W	**	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)	(B)		

(B) Add 0.30 to Symbol Z relativity for each \$10,000 above \$140,000.

* [Symbols redefined for 1990 and later model year vehicles.](#)

**Refer to Rule 9C in the Private Passenger section of the Auto Rule Manual.

GEICO CASUALTY COMPANY

ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 07/06/2006 RENEWALS 08/28/2006 RATE GEN 43

SECTION 5 - MISCELLANEOUS COVERAGES

ANNUAL BASE RATES and RATING FACTORS

[Click here to go to Rating Worksheet](#)**Rates shown apply for all territories and already include all applicable deviations.**EMERGENCY ROAD SERVICE

See private passenger rules to determine vehicle age.

Rate per Vehicle	Vehicle Age Factors
26.70 Full coverage	1-4 .70
	5-8 1.00
Vehicle Coverage Limit Factors	9 & over 1.30
Full Coverage 1.00	
Liability Only 1.30	

ACCIDENTAL DEATH BENEFITS

Rate per Vehicle
5M - 16.00

LOST EARNINGS

Rate per Vehicle	Coverage Limit Factors
30.00	140-WK 1.00
	200-WK 1.25
	250-WK 1.50
	300-WK 1.75
	350-WK 2.00
	400-WK 2.25

MECHANICAL BREAKDOWN

\$250 Deductible

Rate per Vehicle

30.30

Model Year Factors

Year	Factor
1996 or <	1.000
1997	1.050
1998	1.103
1999	1.158
2000	1.216
2001	1.277
2002	1.341
2003	1.408
2004	1.478
2005 or >	1.552

Vehicle Class/Coverage Age Factors

Covg Age	Class					
	1	2	3	4	5	6
1	1.000	1.094	1.112	1.232	1.647	1.882
2	1.000	1.094	1.112	1.232	1.647	1.882
3	1.000	1.094	1.112	1.232	1.647	1.882
4	1.000	1.094	1.200	1.436	2.245	2.567
5	1.112	1.370	1.712	2.054	2.992	3.421
6	1.280	1.574	1.967	2.567	3.741	4.276
7	1.447	1.778	2.225	2.970	4.341	5.130
8	1.447	1.778	2.225	2.970	4.341	5.130
9 or >	1.447	1.778	2.225	2.970	4.341	5.130

RENTAL REIMBURSEMENT

25/Day 750 Max

Rate per Vehicle
55.30

Increased Limit Factors

25/750 1.00
50/1500 2.00

GEICO CASUALTY COMPANY		
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 43		
SECTION 6 - RATING STEPS		
Click here to go to Rating Worksheet		
STEPS		ROUND
See rules for applicability of discounts.		
BODILY INJURY, PROPERTY DAMAGE, MEDICAL PAYMENTS (Incl. MED-BEN)		
1. Select territory rate		NA
2. Multiply by deviation. See Section 2 - Deviations.		High Dime
3. Multiply by increased limit factor		High Dime
4. Multiply by vehicle liability rating factor		High Dime
5. Multiply by Military Discount		High Dime
6. Multiply by Basic Rating Element (BRE)		High Dime
Calculate BRE as:		
a. Select primary BRE based on age, gender, marital status & usage		NA
b. Subtract Multi-car Discount		NA
c. Multiply by Good Student Discount		No Round
d. Add/subtract subclass factor		NA
7. Multiply by Renewal Discount		High Dime
8. Multiply by Defensive Driver Discount (BI & PD only)		High Dime
9. Multiply by E-Banking Discount		High Dime
10. Multiply by Associate or Sponsored Marketing Discount		High Dime
11. Multiply by term percent		High Dime
UMBI		
1. Select territory rate		NA
2. Multiply by increased limit factor		High Dime
3. Multiply by deviation. See Section 2 - Deviations.		High Dime
4. Multiply by E-Banking Discount		High Dime
5. Multiply by Associate or Sponsored Marketing Discount		High Dime
6. Multiply by term percent		High Dime
UIM		
1. Select territory rate		NA
2. Multiply by increased limit factor		High Dime
3. Multiply by deviation. See Section 2 - Deviations.		High Dime
4. Multiply by E-Banking Discount		High Dime
5. Multiply by Associate or Sponsored Marketing Discount		High Dime
6. Multiply by term percent		High Dime
UMPD		
1. Select territory rate		NA
2. Multiply by increased limit factor		High Dime
3. Multiply by deviation. See Section 2 - Deviations.		High Dime
4. Multiply by E-Banking Discount		High Dime
5. Multiply by Associate or Sponsored Marketing Discount		High Dime
6. Multiply by term percent		High Dime
COMPREHENSIVE, COLLISION		
1. Select territory rate		NA
2. Multiply by model year factor and/or symbol factor		Dollar
3. Multiply by deviation. See Section 2 - Deviations		High Dime
4. Multiply by deductible factor		High Dime
5. Multiply by Military Discount		High Dime
6. Multiply by Basic Rating Element (BRE)		High Dime
Calculate BRE as:		
a. Select primary BRE based on age, gender, marital status & usage		NA
b. Subtract Multi-car Discount		NA
c. Multiply by Good Student Discount		High Dime
d. Add/subtract subclass factor		NA
7. Multiply by Renewal Discount		High Dime
8. Multiply by Defensive Driver Discount		High Dime
9. Multiply by E-Banking Discount		High Dime
10. Multiply by Associate or Sponsored Marketing Discount		High Dime
11. Multiply by term percent		High Dime

GEICO CASUALTY COMPANY		
ARKANSAS RATE PAGES EFFECTIVE: NEW BUSINESS 11/01/2007 RENEWALS 11/01/2007 RATE GEN 43		
SECTION 6 - RATING STEPS		
Click here to go to Rating Worksheet		
STEPS	ROUND	
See rules for applicability of discounts.		
ACCIDENTAL DEATH BENEFITS		
1. Select base rate	NA	
2. Multiply by vehicle liability rating factor	High Dime	
3. Multiply by Military Discount	High Dime	
4. Multiply by E-Banking Discount	High Dime	
5. Multiply by Associate or Sponsored Marketing Discount	High Dime	
6. Multiply by term percent	High Dime	
LOSS OF EARNINGS		
1. Select base rate	NA	
2. Multiply by increased limit factor	High Dime	
3. Multiply by vehicle liability rating factor	High Dime	
4. Multiply by Military Discount	High Dime	
5. Multiply by E-Banking Discount	High Dime	
6. Multiply by Associate or Sponsored Marketing Discount	High Dime	
7. Multiply by term percent	High Dime	
RENTAL REIMBURSEMENT		
1. Select base rate	NA	
2. Multiply by deviation. See Section 2- Deviations.	High Dime	
3. Multiply by increased limit factor	High Dime	
4. Multiply by E-Banking Discount	High Dime	
5. Multiply by Associate or Sponsored Marketing Discount	High Dime	
6. Multiply by term percent	High Dime	
EMERGENCY ROAD SERVICE		
1. Select base rate	NA	
2. Multiply by vehicle age factor	High Dime	
3. Multiply by vehicle coverage limit factor (full coverage/liability only)	High Dime	
4. Multiply by E-Banking Discount	High Dime	
5. Multiply by Associate or Sponsored Marketing Discount	High Dime	
6. Multiply by term percent	High Dime	
MECHANICAL BREAKDOWN (MBI)		
1. Select base rate	NA	
2. Multiply by MBI model year factor	High Dime	
3. Multiply by MBI class/coverage age factor	High Dime	
4. Multiply by E-Banking Discount	High Dime	
5. Multiply by Associate or Sponsored Marketing Discount	High Dime	
6. Multiply by term percent	High Dime	

GEICO CASUALTY COMPANY									
ARKANSAS RATE PAGES		Effective: NEW BUSINESS 03/13/2008		RENEWALS 05/01/2008		RATEGEN 46			
<u>SECTION 8 - RV PROGRAM - MOTOR HOMES and TRAVEL TRAILERS</u>									
ANNUAL BASE RATES and RATING FACTORS									
Click here to go to RV Rating Worksheet									
Rates shown apply for all territories.									
MOTOR HOME LIABILITY BASE RATES									
To determine the motor home base liability rates, see Section 1, Private Passenger Rates by Territory for applicable private passenger rate.									
To determine the final rate for a coverage, apply deviations shown in Section 2 and continue rating as indicated in Section 13, RV Rating Steps									
To determine the increased limit factors, see Section 3, Private Passenger Increased Limits and Deductibles for applicable increased limit factor.									
PHYSICAL DAMAGE BASE RATES									
COLLISION		Rate per Motor Home			Rate per Travel Trailer				
\$500 Deductible		451.20			1369.20				
Sym D									
COMPREHENSIVE		Rate per Motor Home			Rate per Travel Trailer				
\$500 Deductible		1571.90			1479.00				
Sym D									
Increased Deductible Factors									
COLLISION		COMPREHENSIVE		COMP with \$50 GLASS DED					
DEDS	MH	TT	MH	TT	MH	TT			
100	NA	NA	1.24	1.23	1.61	NA			
250	1.11	1.11	1.04	1.09	1.53	NA			
500	1.00	1.00	1.00	1.00	1.51	NA			
1M	0.74	0.89	0.89	0.82	1.42	NA			
5M	0.66	0.54	0.73	0.68	1.28	NA			
10M	0.65	0.50	0.70	0.64	1.26	NA			
Settlement Options for Comprehensive and Collision									
			MOTOR HOME FACTORS		TRAVEL TRAILER FACTORS				
Actual Cash Value			1.00		1.00				
Total Loss Replacement Cost			1.20		1.20				
Purchase Price			1.15		1.15				
RV USE									
		Motor Homes				Travel Trailers			
	0-29 Days	30-150 Days	151-300 Days	301+ Days	0-29 Days	30-150 Days	151-300 Days	301+ Days	
BI/PD	.95	1.20	1.70	1.90	---	---	---	---	
MED/MED-BEN	.95	1.20	1.70	1.90	---	---	---	---	
UMBI/UMPD	.95	1.20	1.70	1.90	---	---	---	---	
UIM	.95	1.20	1.70	1.90	---	---	---	---	
LOST EARNINGS	.95	1.20	1.70	1.90	---	---	---	---	
ACC DEATH	.95	1.20	1.70	1.90	---	---	---	---	
COLL	.99	1.10	1.20	1.45	1.05	1.05	1.05	1.25	
COMP	.95	0.95	1.14	1.14	.99	.99	.99	1.05	
RCPEFF	.97	1.03	1.17	1.30	1.02	1.02	1.02	1.15	
EMEXP	.97	1.03	1.17	1.30	1.02	1.02	1.02	1.15	
ERS	.97	1.03	1.17	1.30	1.02	1.02	1.02	1.15	
VACLIAB	.95	1.20	1.70	1.90	.95	1.20	1.70	1.90	
RV MED	.95	1.20	1.70	1.90	.95	1.20	1.70	1.90	

GEICO CASUALTY COMPANY								
ARKANSAS RATE PAGES		Effective: NEW BUSINESS 03/13/2008		RENEWALS 05/01/2008		RATEGEN 46		
<u>SECTION 8 - RV PROGRAM - MOTOR HOMES and TRAVEL TRAILERS</u>								
ANNUAL BASE RATES and RATING FACTORS								
Click here to go to RV Rating Worksheet								
Rates shown apply for all territories.								
VEHICLE TYPE FACTORS								
For Motor Homes, to develop the vehicle type factor, multiply the factor for the particular class by the liability factor.								
Motor Home Factors								
			<u>BI/PD</u>	<u>MED</u>	<u>UMBI/UMPD</u>	<u>UIM</u>	<u>COLL</u>	<u>COMP</u>
Class A - Heavy Duty Motor Home			1.000	1.000	1.000	1.000	1.000	1.000
Class B - Camper Van			1.789	1.000	1.000	1.000	0.962	0.550
Class C - Mini Motor Home			1.053	1.000	1.000	1.000	0.808	0.670
Travel Trailer Factors								
			<u>COLL</u>	<u>COMP</u>				
Conventional			1.000	1.000				
Pop-Up			0.373	0.406				
5th Wheel			0.847	1.075				
Mounted Truck Camper			0.975	0.670				
Recreational/Cargo Quarters			1.000	1.047				
LIABILITY FACTORS - Motor Homes Only								
<u>BI/PD</u>	.30							
<u>MED</u>	.30							
<u>UMBI</u>	.55							
<u>UMPD</u>	.55							

GEICO CASUALTY COMPANY						
ARKANSAS RATE PAGES		Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008			RATEGEN 46	
<u>SECTION 9 - RV PROGRAM - MISCELLANEOUS COVERAGES</u>						
ANNUAL BASE RATES and RATING FACTORS						
Click here to go to RV Rating Worksheet						
Rates shown apply for all territories.						
MISCELLANEOUS RV COVERAGES						
RV MEDICAL PAYMENTS			Rate per Motor Home	Rate per Travel Trailer		
Limit 1M			29.40	29.40		
Increased Limit Factors						
RV MED						
LIMITS	MH	TT				
1M	1.00	1.00				
2M	1.20	1.20				
3M	1.37	1.37				
4M	1.52	1.52				
5M	1.65	1.65				
6M	1.76	1.76				
7M	1.85	1.85				
8M	1.92	1.92				
9M	1.97	1.97				
10M	2.00	2.00				
REPLACEMENT COST PERSONAL EFFECTS			Rate per Motor Home	Rate per Travel Trailer		
Limit 10M			88.20	88.20		
Increased Limit Factors						
LIMITS	Motor Home	Travel Trailer				
5M	Included in Base Coverage	Included in Base Coverage				
10M	1.00	1.00				
15M	2.00	2.00				
20M	3.00	3.00				
30M	5.00	5.00				
40M	7.00	7.00				
50M	9.00	9.00				
60M	11.00	11.00				
70M	13.00	13.00				
80M	15.00	15.00				
90M	17.00	17.00				
100M	19.00	19.00				
VACATION LIABILITY			Rate per Motor Home	Rate per Travel Trailer		
Limit 25M			4.90	4.90		
Increased Limit Factors						
LIMITS	Motor Home	Travel Trailer				
10M	Included in Base Coverage	Included in Base Coverage				
25M	2.33	2.33				
50M	3.00	3.00				
100M	3.33	3.33				
300M	4.00	4.00				
500M	4.33	4.33				

GEICO CASUALTY COMPANY

ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 46

SECTION 10 - RV PROGRAM - PHYSICAL DAMAGE SYMBOL ASSIGNMENTS by COST NEW[Click here to go to RV Rating Worksheet](#)**PHYSICAL DAMAGE SYMBOL ASSIGNMENTS**

Cost New	Symbol
0 - 10,000	1
10,001 - 12,500	2
12,501 - 15,000	3
15,001 - 17,500	4
17,501 - 20,000	5
20,001 - 24,000	6
24,001 - 28,000	7
28,001 - 33,000	8
33,001 - 40,000	A
40,001 - 50,000	B
50,001 - 70,000	C
70,001 - 90,000	D
90,001 - 110,000	E
110,001 - 130,000	F
130,001 - 170,000	G
170,001 - 210,000	H
210,001 - 250,000	J
250,001 - 290,000	K
290,001 - 330,000	M
330,001 - 370,000	N
370,001 - 410,000	P
410,001 - 450,000	R
450,001 - 490,000	S
490,001 - 540,000	T
540,001 - 590,000	V
590,001 - 640,000	I
640,001 - 690,000	L
690,001 - 740,000	U
740,001 - 800,000	X
800,001 - 875,000	Y
875,001 - 1,000,000	Z
1,000,001+	W

GEICO CASUALTY COMPANY															
ARKANSAS RATE PAGES		Effective: NEW BUSINESS 03/13/2008				RENEWALS 05/01/2008				RATEGEN 46					
<u>SECTION 11 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL</u>															
2007 Base Model Year, Base Symbol D															
Click here to go to RV Rating Worksheet															
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
	COMPREHENSIVE														
1	0.230	0.230	0.230	0.241	0.252	0.263	0.275	0.288	0.301	0.315	0.330	0.345	0.345	0.345	0.345
2	0.280	0.280	0.280	0.293	0.306	0.321	0.335	0.351	0.367	0.384	0.402	0.420	0.420	0.420	0.420
3	0.300	0.300	0.300	0.314	0.328	0.344	0.359	0.376	0.393	0.411	0.430	0.450	0.450	0.450	0.450
4	0.350	0.350	0.350	0.366	0.383	0.401	0.419	0.439	0.459	0.480	0.502	0.525	0.525	0.525	0.525
5	0.370	0.370	0.370	0.387	0.405	0.424	0.443	0.464	0.485	0.507	0.531	0.555	0.555	0.555	0.555
6	0.410	0.410	0.410	0.429	0.449	0.469	0.491	0.514	0.537	0.562	0.588	0.615	0.615	0.615	0.615
7	0.450	0.450	0.450	0.471	0.492	0.515	0.539	0.564	0.590	0.617	0.645	0.675	0.675	0.675	0.675
8	0.490	0.490	0.490	0.513	0.536	0.561	0.587	0.614	0.642	0.672	0.703	0.735	0.735	0.735	0.735
A	0.540	0.540	0.540	0.565	0.591	0.618	0.646	0.677	0.707	0.740	0.774	0.810	0.810	0.810	0.810
B	0.610	0.610	0.610	0.638	0.667	0.698	0.730	0.764	0.799	0.836	0.875	0.915	0.915	0.915	0.915
C	0.760	0.760	0.760	0.795	0.831	0.870	0.910	0.952	0.996	1.042	1.090	1.140	1.140	1.140	1.140
D	1.000	1.000	1.000	1.046	1.094	1.145	1.197	1.253	1.310	1.371	1.434	1.500	1.500	1.500	1.500
E	1.260	1.260	1.260	1.318	1.378	1.443	1.508	1.579	1.651	1.727	1.807	1.890	1.890	1.890	1.890
F	1.470	1.470	1.470	1.538	1.608	1.683	1.760	1.842	1.926	2.015	2.108	2.205	2.205	2.205	2.205
G	1.860	1.860	1.860	1.946	2.035	2.130	2.226	2.331	2.437	2.550	2.667	2.790	2.790	2.790	2.790
H	2.230	2.230	2.230	2.333	2.440	2.553	2.669	2.794	2.921	3.057	3.198	3.345	3.345	3.345	3.345
J	2.580	2.580	2.580	2.699	2.823	2.954	3.088	3.233	3.380	3.537	3.700	3.870	3.870	3.870	3.870
K	2.750	2.750	2.750	2.877	3.009	3.149	3.292	3.446	3.603	3.770	3.944	4.125	4.125	4.125	4.125
M	2.790	2.790	2.790	2.918	3.052	3.195	3.340	3.496	3.655	3.825	4.001	4.185	4.185	4.185	4.185
N	2.840	2.840	2.840	2.971	3.107	3.252	3.399	3.559	3.720	3.894	4.073	4.260	4.260	4.260	4.260
P	2.880	2.880	2.880	3.012	3.151	3.298	3.447	3.609	3.773	3.948	4.130	4.320	4.320	4.320	4.320
R	2.920	2.920	2.920	3.054	3.194	3.343	3.495	3.659	3.825	4.003	4.187	4.380	4.380	4.380	4.380
S	2.960	2.960	2.960	3.096	3.238	3.389	3.543	3.709	3.878	4.058	4.245	4.440	4.440	4.440	4.440
T	3.000	3.000	3.000	3.138	3.282	3.435	3.591	3.759	3.930	4.113	4.302	4.500	4.500	4.500	4.500
V	3.050	3.050	3.050	3.190	3.337	3.492	3.651	3.822	3.996	4.182	4.374	4.575	4.575	4.575	4.575
I	3.110	3.110	3.110	3.253	3.402	3.561	3.723	3.897	4.074	4.264	4.460	4.665	4.665	4.665	4.665
L	3.160	3.160	3.160	3.305	3.457	3.618	3.783	3.959	4.140	4.332	4.531	4.740	4.740	4.740	4.740
U	3.210	3.210	3.210	3.358	3.512	3.675	3.842	4.022	4.205	4.401	4.603	4.815	4.815	4.815	4.815
X	3.260	3.260	3.260	3.410	3.566	3.733	3.902	4.085	4.271	4.469	4.675	4.890	4.890	4.890	4.890
Y	3.340	3.340	3.340	3.494	3.654	3.824	3.998	4.185	4.375	4.579	4.790	5.010	5.010	5.010	5.010
Z	3.440	3.440	3.440	3.598	3.763	3.939	4.118	4.310	4.506	4.716	4.933	5.160	5.160	5.160	5.160
W	5.000	5.000	5.000	5.230	5.470	5.725	5.985	6.265	6.550	6.855	7.170	7.500	7.500	7.500	7.500

GEICO CASUALTY COMPANY															
ARKANSAS RATE PAGES Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 46															
<u>SECTION 11 - RV PROGRAM - MOTOR HOME PHYSICAL DAMAGE MODEL YEAR and SYMBOL</u>															
2007 Base Model Year, Base Symbol D															
Click here to go to RV Rating Worksheet															
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
	<u>COLLISION</u>														
1	0.290	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.250	0.226	0.205	0.186
2	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
3	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
4	0.320	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.276	0.250	0.226	0.205
5	0.340	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.293	0.265	0.240	0.218
6	0.380	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.327	0.296	0.268	0.243
7	0.420	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.362	0.328	0.297	0.269
8	0.470	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.405	0.367	0.332	0.301
A	0.520	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.448	0.406	0.367	0.333
B	0.620	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.534	0.484	0.438	0.397
C	0.770	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.663	0.601	0.544	0.493
D	1.000	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.861	0.780	0.706	0.640
E	1.220	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.050	0.952	0.861	0.781
F	1.430	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.231	1.115	1.010	0.915
G	1.870	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.610	1.459	1.320	1.197
H	2.320	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	1.998	1.810	1.638	1.485
J	2.560	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.204	1.997	1.807	1.638
K	2.740	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.359	2.137	1.934	1.754
M	2.890	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.488	2.254	2.040	1.850
N	3.050	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.626	2.379	2.153	1.952
P	3.200	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	2.755	2.496	2.259	2.048
R	3.360	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	2.893	2.621	2.372	2.150
S	3.510	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.022	2.738	2.478	2.246
T	3.690	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.177	2.878	2.605	2.362
V	3.880	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.341	3.026	2.739	2.483
I	4.080	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.513	3.182	2.880	2.611
L	4.270	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	3.676	3.331	3.015	2.733
U	4.460	4.237	4.237	4.237	4.237	4.237	4.237	4.237	4.237	4.237	4.237	3.840	3.479	3.149	2.854
X	4.680	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.029	3.650	3.304	2.995
Y	4.940	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.253	3.853	3.488	3.162
Z	5.320	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	4.581	4.150	3.756	3.405
W	8.050	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	6.931	6.279	5.683	5.152

[illegible]

GEICO CASUALTY COMPANY															
ARKANSAS RATE PAGES		Effective: NEW BUSINESS 03/13/2008				RENEWALS 05/01/2008				RATEGEN 46					
SECTION 12 - RV PROGRAM - TRAVEL TRAILER PHYSICAL DAMAGE MODEL YEAR and SYMBOL															
2007 Base Model Year, Base Symbol D															
Click here to go to RV Rating Worksheet															
Sym Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
	<u>COLLISION</u>														
1	0.150	0.123	0.123	0.123	0.123	0.123	0.118	0.114	0.110	0.105	0.101	0.098	0.098	0.098	0.083
2	0.250	0.205	0.205	0.205	0.205	0.205	0.197	0.190	0.183	0.176	0.169	0.163	0.163	0.163	0.138
3	0.290	0.238	0.238	0.238	0.238	0.238	0.229	0.220	0.212	0.204	0.196	0.189	0.189	0.189	0.160
4	0.340	0.279	0.279	0.279	0.279	0.279	0.268	0.258	0.248	0.239	0.230	0.221	0.221	0.221	0.187
5	0.380	0.312	0.312	0.312	0.312	0.312	0.300	0.288	0.277	0.267	0.257	0.247	0.247	0.247	0.209
6	0.450	0.369	0.369	0.369	0.369	0.369	0.355	0.342	0.329	0.316	0.304	0.293	0.293	0.293	0.248
7	0.530	0.435	0.435	0.435	0.435	0.435	0.418	0.402	0.387	0.372	0.358	0.345	0.345	0.345	0.292
8	0.600	0.492	0.492	0.492	0.492	0.492	0.473	0.455	0.438	0.421	0.406	0.390	0.390	0.390	0.330
A	0.670	0.549	0.549	0.549	0.549	0.549	0.529	0.509	0.489	0.470	0.453	0.436	0.436	0.436	0.369
B	0.760	0.623	0.623	0.623	0.623	0.623	0.600	0.577	0.555	0.534	0.514	0.494	0.494	0.494	0.418
C	0.870	0.713	0.713	0.713	0.713	0.713	0.686	0.660	0.635	0.611	0.588	0.566	0.566	0.566	0.479
D	1.000	0.820	0.820	0.820	0.820	0.820	0.789	0.759	0.730	0.702	0.676	0.650	0.650	0.650	0.550
E	1.110	0.910	0.910	0.910	0.910	0.910	0.876	0.842	0.810	0.779	0.750	0.722	0.722	0.722	0.611
F	1.220	1.000	1.000	1.000	1.000	1.000	0.963	0.926	0.891	0.856	0.825	0.793	0.793	0.793	0.671
G	1.380	1.132	1.132	1.132	1.132	1.132	1.089	1.047	1.007	0.969	0.933	0.897	0.897	0.897	0.759
H	1.600	1.312	1.312	1.312	1.312	1.312	1.262	1.214	1.168	1.123	1.082	1.040	1.040	1.040	0.880
J	1.810	1.484	1.484	1.484	1.484	1.484	1.428	1.374	1.321	1.271	1.224	1.177	1.177	1.177	0.996
K	2.030	1.665	1.665	1.665	1.665	1.665	1.602	1.541	1.482	1.425	1.372	1.320	1.320	1.320	1.117
M	2.160	1.771	1.771	1.771	1.771	1.771	1.704	1.639	1.577	1.516	1.460	1.404	1.404	1.404	1.188
N	3.050	2.501	2.501	2.501	2.501	2.501	2.406	2.315	2.227	2.141	2.062	1.983	1.983	1.983	1.678
P	3.200	2.624	2.624	2.624	2.624	2.624	2.525	2.429	2.336	2.246	2.163	2.080	2.080	2.080	1.760
R	3.360	2.755	2.755	2.755	2.755	2.755	2.651	2.550	2.453	2.359	2.271	2.184	2.184	2.184	1.848
S	3.510	2.878	2.878	2.878	2.878	2.878	2.769	2.664	2.562	2.464	2.373	2.282	2.282	2.282	1.931
T	3.690	3.026	3.026	3.026	3.026	3.026	2.911	2.801	2.694	2.590	2.494	2.399	2.399	2.399	2.030
V	3.880	3.182	3.182	3.182	3.182	3.182	3.061	2.945	2.832	2.724	2.623	2.522	2.522	2.522	2.134
I	4.080	3.346	3.346	3.346	3.346	3.346	3.219	3.097	2.978	2.864	2.758	2.652	2.652	2.652	2.244
L	4.270	3.501	3.501	3.501	3.501	3.501	3.369	3.241	3.117	2.998	2.887	2.776	2.776	2.776	2.349
U	4.460	3.657	3.657	3.657	3.657	3.657	3.519	3.385	3.256	3.131	3.015	2.899	2.899	2.899	2.453
X	4.680	3.838	3.838	3.838	3.838	3.838	3.693	3.552	3.416	3.285	3.164	3.042	3.042	3.042	2.574
Y	4.940	4.051	4.051	4.051	4.051	4.051	3.898	3.749	3.606	3.468	3.339	3.211	3.211	3.211	2.717
Z	5.320	4.362	4.362	4.362	4.362	4.362	4.197	4.038	3.884	3.735	3.596	3.458	3.458	3.458	2.926
W	8.050	6.601	6.601	6.601	6.601	6.601	6.351	6.110	5.877	5.651	5.442	5.233	5.233	5.233	4.428

GEICO CASUALTY COMPANY	
ARKANSAS RATE PAGES	Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 46
<u>SECTION 13 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>MOTOR HOME BODILY INJURY, PROPERTY DAMAGE</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
4. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	
b. Multiply primary BRE by secondary BRE	NA
c. Multiply by Good Student Discount	No Round
5. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
6. Multiply RV Use factor	Penny
7. Multiply by Military Discount	Penny
8. Multiply by Renewal Discount	Penny
9. Multiply by Defensive Driver Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny
12. Multiply by Associate Discount	Penny
13. Multiply by term percent	High Dime
<u>MOTORHOME MEDICAL, MED-BEN</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
4. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	
b. Multiply primary BRE by secondary BRE	NA
c. Multiply by Good Student Discount	No Round
5. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
6. Multiply RV Use factor	Penny
7. Multiply by Military Discount	Penny
8. Multiply by Renewal Discount	Penny
9. Multiply by Commercial Driver's License Discount	Penny
10. Multiply by E-banking Discount	Penny
11. Multiply by Associate Discount	Penny
12. Multiply by term percent	High Dime
<u>MOTORHOME ADB, LE</u>	
1. Select territory rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
4. Multiply RV Use factor	Penny

GEICO CASUALTY COMPANY	
ARKANSAS RATE PAGES	Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 46
<u>SECTION 13 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
5. Multiply by Military Discount	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate Discount	Penny
8. Multiply by term percent	High Dime
<u>MOTOR HOME UMBI, UMPD, UIM</u>	
1. Select territory rate	NA
2. Multiply by deviation. See Section 2 - Deviations.	Penny
3. Multiply by increased limit factor	Penny
4. Multiply by the combined vehicle type factor/liability factor amount	Penny
Calculate combined factor as:	
a. Select vehicle type factor	NA
b. Multiply by liability factor	NA
c. Truncate to four decimal places	NA
5. Multiply by RV Use factor	Penny
6. Multiply by E-banking Discount	Penny
7. Multiply by Associate Discount	Penny
8. Multiply by term percent	High Dime
<u>MOTOR HOME COMPREHENSIVE, COLLISION - ACV, PURPRICE, TLRC</u>	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor.	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Calculate secondary BRE as:	NA
(1) RV Multi-Vehicle Discount x subclass factor	
b. Multiply primary BRE by secondary BRE	NA
c. Multiply by Good Student Discount	No Round
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Renewal Discount	Penny
11. Multiply by Defensive Driver Discount	Penny
12. Multiply by Commercial Driver's License Discount	Penny
13. Multiply by E-banking Discount	Penny
14. Multiply by Associate Discount	Penny
15. Multiply by term percent	High Dime
<u>TRAVEL TRAILER COMPREHENSIVE, COLLISION - ACV, PURPRICE, TLRC</u>	
1. Select base rate	NA
2. Multiply by Settlement Option factor	Penny
3. Multiply by Deviation. See Section 2 - Deviations	Penny
4. Multiply by model year factor and/or symbol factor	Penny
5. Multiply by deductible.	Penny
6. Multiply by Basic Rating Element (BRE)	Penny
Using a 1.00 factor:	
a. Multiply by RV Multi-Vehicle Discount	NA
7. Multiply by vehicle type factor	Penny
8. Multiply by RV Use factor	Penny
9. Multiply by Military Discount	Penny
10. Multiply by Commercial Driver's License Discount	Penny
11. Multiply by E-banking Discount	Penny

GEICO CASUALTY COMPANY	
ARKANSAS RATE PAGES	Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 46
<u>SECTION 13 - RV RATING STEPS</u>	
<i>Click here to go to RV Rating Worksheet</i>	
STEPS	ROUND
See rules for applicability of discounts.	
12. Multiply by Associate Discount	Penny
13. Multiply by term percent	High Dime

GEICO CASUALTY COMPANY	
ARKANSAS RATE PAGES	Effective: NEW BUSINESS 03/13/2008 RENEWALS 05/01/2008 RATEGEN 46
<u>SECTION 13 - RV RATING STEPS</u>	
Click here to go to RV Rating Worksheet	
STEPS	ROUND
See rules for applicability of discounts.	
<u>RV EMERGENCY ROADSIDE SERVICE</u>	
1. Select base rate	NA
2. Multiply by vehicle age factor	Penny
3. Multiply by vehicle coverage limit factor	Penny
4. Multiply by RV Use factor	Penny
5. Multiply by E-banking Discount	Penny
6. Multiply by Associate Discount	Penny
7. Multiply by term percent	High Dime
<u>RV MEDICAL PAYMENTS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by RV Use factor	Penny
4. Multiply by E-banking Discount	Penny
5. Multiply by Associate Discount	Penny
6. Multiply by term percent	High Dime
<u>VACTION LIABILITY, EMERGENCY EXPENSE, REPLACEMENT COST PERSONAL EFFECTS</u>	
1. Select base rate	NA
2. Multiply by increased limit factor	Penny
3. Multiply by RV Use factor	Penny
4. Multiply by E-banking Discount	Penny
5. Multiply by Associate Discount	Penny
6. Multiply by term percent	High Dime

[illegible]

SERFF Tracking Number:	GECC-125387596	State:	Arkansas
First Filing Company:	GEICO Indemnity Company, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	2007-349		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0003 Recreational Vehicle
Product Name:	349-RV Rate		
Project Name/Number:	349-RV Rate/2007-349		

Supporting Document Schedules

Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status:	Filed	12/18/2007
Bypass Reason:	N/A-new program			
Comments:				

Bypassed -Name:	NAIC loss cost data entry document	Review Status:	Filed	12/18/2007
Bypass Reason:	N/A-new program			
Comments:				

Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Filed	12/18/2007
Bypass Reason:	N/A			
Comments:				

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Filed	12/18/2007
Comments:				
Attachment:	PC Transmittal.pdf			

Satisfied -Name:	Cover Letter	Review Status:	Filed	12/18/2007
Comments:	This is also under the Filing Description of the General Information tab.			
Attachment:	Cover Letter.pdf			

Review Status:

<i>SERFF Tracking Number:</i>	<i>GECC-125387596</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>GEICO Indemnity Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>2007-349</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>349-RV Rate</i>		
<i>Project Name/Number:</i>	<i>349-RV Rate/2007-349</i>		

Satisfied -Name:	Filing Memo & Actuarial Exhibits	Filed	12/18/2007
-------------------------	----------------------------------	-------	------------

Comments:

Attachments:

Filing Memo.pdf

Actuarial Exhibits.pdf

<i>SERFF Tracking Number:</i>	<i>GECC-125387596</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>GEICO Indemnity Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>2007-349</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0003 Recreational Vehicle</i>
<i>Product Name:</i>	<i>349-RV Rate</i>		
<i>Project Name/Number:</i>	<i>349-RV Rate/2007-349</i>		

Satisfied -Name:	Change Sheets for Manual	Review Status:	
Comments:		Filed	12/18/2007
Attachment:			
Change Sheet.pdf			

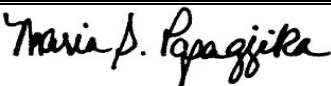
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Government Employees Insurance Company				Group NAIC #	031
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Government Employees Insurance Company	MD	22063	53-0075853			
GEICO General Insurance Company	MD	35882	75-1588101			
GEICO Indemnity Company	MD	22055	52-0794134			
GEICO Casualty Company	MD	41491	52-1264413			

5. Company Tracking Number	2007-349
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Maria Papagjika 4608 Willard Avenue Chevy Chase, MD 20815	Analyst, State Filings	800-824-5404, x3792	301-986-3922	mpapagjika@geico.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Maria S. Papagjika		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto			
10. Sub-Type of Insurance (Sub-TOI)	19.0003 Recreational Vehicle (RV)			
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A			
12. Company Program Title (Marketing title)	Recreational Vehicle Program			
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	03/13/2008	Renewal:	05/01/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)	N/A			
17. Reference Organization # & Title	N/A			
18. Company's Date of Filing	December 13, 2007			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	2007-349
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Specifically, a new program for Recreational Vehicles (RV) written on our automobile policy is being introduced at this time. With this program there are several new coverages; Vacation Liability, Replacement Cost Personal Effects, Emergency Expense Allowance, Emergency Roadside Service, and RV Medical Payments. Comprehensive and Collision coverage will now have variable settlement options available. This new program has no impact on the existing rates or rules for automobiles.

Justification for the above-referenced changes is set forth in the attached filing memorandum, exhibits and appendix.

To avoid disruptive changes to existing policyholders who currently have RVs on their policy, there will not be a requirement to convert to the new program. All new policies and new recreational vehicles added to existing policies will be added under the new program.

New forms for the new Recreational Vehicle program have been filed and subsequently approved under filing number 2006-337, State Tracking No. AR-PC-06-022338 and SERFF tracking number GECC-125056242 dated 1/4/2007.

Manual rate and rule pages are enclosed for your review. Manual rate and rule pages are not enclosed for GEICO General Insurance Company, as we maintain a special page (GG-1), which states GEICO General rates and rules are identical to GEICO's

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: N/A – SERFF EFT Amount: \$100	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	2007-349
-----------	--	-----------------

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	2006-337
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☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
-----------	--	----------------

4a.	Rate Change by Company (As Proposed)						
------------	---	--	--	--	--	--	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
GEICO (GE)	N/A	0.0%	N/A	N/A	N/A	N/A	N/A
GEICO General(GG)	N/A	0.0%	N/A	N/A	N/A	N/A	N/A

4b.	Rate Change by Company (As Accepted) For State Use Only						
------------	--	--	--	--	--	--	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	N/A	
5b	Overall percentage rate impact for this filing	0.0%	
5c	Effect of Rate Filing – Written premium change for this program	N/A	
5d	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	-4.6%
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7.	Effective Date of last rate revision	NB-7/06/2006 & RNL-8/28/2006
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
-----------	---	----------------

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	MISCELLANEOUS RULES SECTION – pages 1 and 4-10 New pages 11, 12 & 13 added	<input checked="" type="checkbox"/> New – pages 11-13 added <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	RATE SECTION – entire section excluding territory definitions	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	2007-349
-----------	--	-----------------

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	2006-337
-----------	---	-----------------

☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
-----------	--	----------------

4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
GEICO Indemnity	N/A	0.0%	N/A	N/A	N/A	N/A	N/A

4b. Rate Change by Company (As Accepted) For State Use Only							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	N/A	
5b	Overall percentage rate impact for this filing	0.0%	
5c	Effect of Rate Filing – Written premium change for this program	N/A	
5d	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	-0.2%
7.	Effective Date of last rate revision	NB-7/06/2006 & RNL-8/28/2006
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	MISCELLANEOUS RULES SECTION – pages 1 and 4-7 New pages 8 & 9 added	<input checked="" type="checkbox"/> New – pages 8 & 9 added <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	RATE SECTION – entire section excluding territory definitions	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	2007-349
-----------	--	-----------------

2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	2006-337
-----------	---	-----------------

☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
-----------	--	----------------

4a.	Rate Change by Company (As Proposed)						
------------	---	--	--	--	--	--	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
GEICO Casualty	N/A	0.0%	N/A	N/A	N/A	N/A	N/A

4b.	Rate Change by Company (As Accepted) For State Use Only						
------------	--	--	--	--	--	--	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
---	--	--	--

		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	N/A	
5b	Overall percentage rate impact for this filing	0.0%	
5c	Effect of Rate Filing – Written premium change for this program	N/A	
5d	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	4.9%
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7.	Effective Date of last rate revision	NB-7/06/2006 & RNL-8/28/2006
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	MISCELLANEOUS RULES SECTION – new section placed on file	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02	RATE SECTION – entire section excluding territory definitions	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

ONE GEICO PLAZA ■ Washington, D.C. 20076-0001

December 13, 2007

The Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RE: Government Employees Insurance Company (GEICO) NAIC # 031-22063
GEICO General Insurance Company NAIC# 031-35882
GEICO Indemnity Company NAIC# 031-22055
GEICO Casualty Company NAIC# 031-41491
Automobile Casualty Manual Revision
File Number: **2007-349**

Dear Commissioner Benafield Bowman:

For your review and acknowledgement, the above referenced companies herewith file revisions to the Automobile Casualty Manual currently on file with your department.

Specifically, a new program for Recreational Vehicles (RV) written on our automobile policy is being introduced at this time. With this program there are several new coverages; Vacation Liability, Replacement Cost Personal Effects, Emergency Expense Allowance, Emergency Roadside Service, and RV Medical Payments. Comprehensive and Collision coverage will now have variable settlement options available. This new program has no impact on the existing rates or rules for automobiles.

Justification for the above-referenced changes is set forth in the attached filing memorandum, exhibits and appendix.

To avoid disruptive changes to existing policyholders who currently have RVs on their policy, there will not be a requirement to convert to the new program. All new policies and new recreational vehicles added to existing policies will be added under the new program.

New forms for the new Recreational Vehicle program have been filed and subsequently approved under filing number 2006-337, State Tracking No. AR-PC-06-022338 and SERFF tracking number GECC-125056242 dated 1/4/2007.

Manual rate and rule pages are enclosed for your review. Manual rate and rule pages are not enclosed for GEICO General Insurance Company, as we maintain a special page (GG-1), which states GEICO General rates and rules are identical to GEICO's.

Upon receipt of your acknowledgment, we will proceed to implement these revisions for all new business policies effective on and after March 13, 2008 and for all renewal policies effective on and after May 1, 2008.

Very truly yours,

Maria S. Papagjika
Analyst, State Filings
(301) 986-3792
Fax: 301-986-3922
Email: mpapagjika@geico.com
Enclosures

**GOVERNMENT EMPLOYEES INSURANCE COMPANY (GE)
GEICO GENERAL INSURANCE COMPANY (GG)
GEICO INDEMNITY COMPANY (GI)
GEICO CASUALTY COMPANY (GC)**

Voluntary Recreational Vehicle Insurance

ARKANSAS

Filing Memorandum

Government Employees Insurance Company/GEICO General Insurance Company

Government Employees Insurance Company (GEICO) proposes to implement a new program for Recreational Vehicle (RV) insurance, as described in the attached exhibits and manual. With this program, we will introduce several new coverages and adopt rules, base rates, discounts and rating structure that differ from the rules, rates and factors for our existing RV business. GEICO currently has a small book of RV business in Arkansas. To avoid disruptive changes to these policyholders, existing policyholders will not be required to convert to the new program. They will continue to be rated in the existing program. All new policies and new vehicles added to existing policies, however, will be rated under the new program.

We will contact existing policyholders to inform them of the new program, and they will be given the option to convert to the new program at any time.

The proposed rates and factors were developed based on analysis of a leading competitor.

RV Bodily Injury, Property Damage, Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage, Underinsured Motorists, Medical Payments/Medical Benefits, Income Disability - Lost Earnings, and Accidental Death Benefits rates will be determined by deviation from the otherwise applicable private passenger auto base rate. The factors by which the rates for each of these coverages will deviate from the auto rates are shown on Exhibit GE-1.

We propose to vary our rates by coverage according to categorization in any of eight broad RV vehicle types. We also propose to vary our rates by the annual days of use of the RV and to introduce new Total Loss Replacement and Purchase Price settlement options. The rating factors for these new features are shown on the attached rate and rule pages.

We also propose to introduce several new coverages with this recreational vehicle program. Proposed rates and factors for the following new coverages are shown on Exhibit GE-2, Sheets 1 to 5:

- ❖ Vacation Liability
- ❖ Replacement Cost Personal Effects
- ❖ Emergency Expense Allowance
- ❖ Emergency Roadside Service
- ❖ RV Medical Payments

Some coverages available in the existing program, including Personal Effects Combined Additional, Personal Effects (Contents Only) and Fire/Lightning Combined Additional will not be offered in the new program.

We propose to introduce new Collision and Comprehensive coverages. Base rates, deductibles, and increased deductible factors for these coverages are shown on Exhibit GE-2, Sheets 6 and 7. For Motor Homes only, we will offer a Glass Replacement option with Comprehensive coverage with a \$50 glass deductible. Glass Replacement will not be available for Travel Trailers.

We propose to vary Collision and Comprehensive rates by model year and symbol, as shown on Appendix A, Sheets 1 to 4.

In addition, we propose to introduce a Commercial Driver's License discount and a Recreational Vehicle Multi-Vehicle discount with this new program. Policyholders eligible for either the Commercial Driver's License discount or the RV Multi-Vehicle discount will pay a reduced premium for Bodily Injury, Property Damage, Medical Payments/Medical Benefits, Collision, and Comprehensive coverages. The eligibility and amounts of these discounts are described in the attached rules pages.

GEICO General Insurance Company (GG) rates and relativities are currently equal to those of GEICO. We propose to implement the same program, including rates and structure, for GEICO and GG to maintain this relationship.

GEICO Indemnity Company

GEICO Indemnity Company (GI) proposes to implement a new program for Recreational Vehicle insurance, as described in the attached exhibits and manual. With this program, we will introduce several new coverages and adopt rules, base rates, discounts, and rating structure that differ from the rules, rates and factors for our existing business. GEICO Indemnity currently has a small book of RV business in Arkansas. To avoid disruptive changes to these policyholders, existing policyholders will not be required to convert to the new program. They will continue to be rated in the existing program. All new policies and new vehicles added to existing policies, however, will be rated under the new program.

We will contact existing policyholders to inform them of the new program, and they will be given the option to convert to the new program at any time.

The proposed rates and factors were developed based on analysis of a leading competitor.

RV Bodily Injury, Property Damage, Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage, Underinsured Motorists, Medical Payments/Medical Benefits, Income Disability- Lost Earnings, and Accidental Death Benefits rates will be determined by deviation from the otherwise applicable private passenger auto base rate. The factors by which the rates for each of these coverages will deviate from the auto rates are shown on Exhibit GI-1.

We propose to vary our rates by coverage according to categorization in any of eight broad RV vehicle types. We also propose to vary our rates by the annual days of use of the RV and to introduce new Total Loss Replacement and Purchase Price settlement options. The rating factors for these new features are shown on the attached rate and rule pages.

We also propose to introduce several new coverages to our recreational vehicle program. Proposed rates and factors for the following new coverages are shown on Exhibit GI-2, Sheets 1 to 5:

- ❖ Vacation Liability
- ❖ Replacement Cost Personal Effects
- ❖ Emergency Expense Allowance
- ❖ Emergency Roadside Service
- ❖ RV Medical Payments

Some coverages available in the existing program, including Personal Effects Combined Additional, Personal Effects (Contents Only) and Fire/Lightning Combined Additional will not be offered in the new program.

We propose to introduce new Collision and Comprehensive coverages. Base rates, deductibles and increased deductible factors for these coverages are shown on Exhibit GI-2, Sheets 6 and 7. For Motor Homes only, we will offer a Glass Replacement option with Comprehensive coverage with a \$50 glass deductible. Glass Replacement will not be available for Travel Trailers.

We propose to vary Collision and Comprehensive rates by model year and symbol, as shown on Appendix A, Sheets 1 to 4.

In addition, we propose to introduce a Commercial Driver's License discount and a Recreational Vehicle Multi-Vehicle discount with this new program. Policyholders eligible for either the Commercial Driver's License discount or the RV Multi-Vehicle discount will pay a reduced premium for Bodily Injury, Property Damage, Medical Payments/Medical Benefits, Collision, and Comprehensive coverages. The eligibility and amounts of these discounts are described in the attached rules pages.

GEICO Casualty Company

GEICO Casualty Company (GC) proposes to implement a new program for Recreational Vehicle insurance, as described in the attached exhibits and manual. With this program, we will introduce several new coverages as well as adopt new rules, base rates, discounts and rating structure.

The proposed rates and factors were developed based on analysis of a leading competitor.

RV Bodily Injury, Property Damage, Uninsured Motorists Bodily Injury, Uninsured Motorists Property Damage, Underinsured Motorists, Medical Payments/Medical Benefits, Income Disability- Lost Earnings, and Accidental Death Benefits rates will be determined by deviation from the otherwise applicable private passenger auto base rate. The proposed factors by which these liability coverages will deviate from the auto rates are shown on Exhibit GC-1.

We propose to vary our rates by coverage according to categorization in any of eight broad RV vehicle types. We also propose to vary our rates by the annual days of use of the RV and to introduce new Total Loss Replacement and Purchase Price settlement options. The rating factors for these new features are shown on the attached rate and rule pages.

We propose to introduce the following coverages with the new recreational vehicle program. Proposed rates and factors for the following new coverages are shown on Exhibit GC-2, Sheets 1 to 5:

- ❖ Vacation Liability
- ❖ Replacement Cost Personal Effects
- ❖ Emergency Expense Allowance
- ❖ Emergency Roadside Service
- ❖ RV Medical Payments

We propose to introduce new Collision and Comprehensive coverages. Base rates, deductibles, and increased deductible factors for these coverages are shown on Exhibit GC-2, Sheets 6 and 7. For Motor Homes only, we will offer a Glass Replacement option with Comprehensive coverage with a \$50 glass deductible. Glass Replacement will not be available for Travel Trailers.

We propose to vary Collision and Comprehensive rates by model year and symbol, as shown on Appendix A, Sheets 1 to 4.

In addition, we propose to introduce a Commercial Driver's License discount and a Recreational Vehicle Multi-Vehicle discount with this new program. Policyholders eligible for either the Commercial Driver's License discount or the RV Multi-Vehicle discount will pay a reduced premium for Bodily Injury, Property Damage, Medical Payments/Medical Benefits, Collision, and Comprehensive coverages. The eligibility and amounts of these discounts are described in the attached rules pages.

**GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY
GEICO INDEMNITY COMPANY
GEICO CASUALTY COMPANY**

Voluntary Recreational Vehicle Insurance

Arkansas

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GEICO Indemnity Company

Exhibit GI-1		Proposed Liability Factors
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GEICO Casualty Company

Exhibit GC-1		Proposed Liability Factors
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Appendix

Appendix A	Sheets 1-4:	Model Year and Symbol Relativities
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**Government Employees Insurance Company
GEICO General Insurance Company**

**Arkansas
Voluntary Recreational Vehicle Insurance**

Proposed Liability Factors

Coverage	Proposed Factor
Bodily Injury	0.30
Property Damage	0.30
Uninsured Motorists Bodily Injury	0.55
Uninsured Motorists Property Damage	0.55
Underinsured Motorists	0.55
Medical Payments/Medical Benefits	0.30
Income Disability - Lost Earnings	0.30
Accidental Death Benefits	0.30

**Government Employees Insurance Company
GEICO General Insurance Company**

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors**

Vacation Liability ^

	Motor Home	Travel Trailer
Base Rate	\$2.50	\$2.50

	Increased Limit Factors	
Limit	Motor Home	Travel Trailer
10,000	Included*	Included*
25,000	2.33	2.33
50,000	3.00	3.00
100,000	3.33	3.33
300,000	4.00	4.00
500,000	4.33	4.33

^ Vacation Liability coverage is only available for policies with Collision and Comprehensive coverage.
* \$10,000 of coverage is included when Collision and Comprehensive are purchased.

**Government Employees Insurance Company
GEICO General Insurance Company**

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors**

Replacement Cost Personal Effects [^]

	Motor Home	Travel Trailer
Base Rate	\$45.00	\$45.00

Limit	Motor Home	Travel Trailer
5,000	Included*	Included*
10,000	1.00	1.00
15,000	2.00	2.00
20,000	3.00	3.00
30,000	5.00	5.00
40,000	7.00	7.00
50,000	9.00	9.00
60,000	11.00	11.00
70,000	13.00	13.00
80,000	15.00	15.00
90,000	17.00	17.00
100,000	19.00	19.00

[^] Replacement Cost Personal Effects coverage is only available for policies with Collision and Comprehensive coverage.

* \$5,000 of coverage is included when Collision and Comprehensive are purchased.

**Government Employees Insurance Company
GEICO General Insurance Company**

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors**

Emergency Expense Allowance ^

	Motor Home	Travel Trailer
Base Rate	\$12.00	\$12.00

Limit	Motor Home	Travel Trailer
1,000	Included*	Included*
3,000	1.00	1.00

^Emergency Expense Allowance coverage is only available for policies with Collision and Comprehensive coverage.

* \$1,000 of coverage is included when Collision and Comprehensive are purchased.

**Government Employees Insurance Company
GEICO General Insurance Company**

**Arkansas
Voluntary Recreational Vehicle Insurance
Proposed Rate**

Emergency Roadside Service ^

	Motor Home	Travel Trailer
Rate	\$38.00	\$38.00

^ Emergency Roadside Service coverage is only available for policies with Collision and Comprehensive coverage.

**Government Employees Insurance Company
GEICO General Insurance Company**

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors**

Recreational Vehicle Medical Payments[^]

	Motor Home	Travel Trailer
Base Rate	\$15.00	\$15.00

		Increased Limit Factors	
Limit		Motor Home	Travel Trailer
1,000		1.00	1.00
2,000		1.20	1.20
3,000		1.37	1.37
4,000		1.52	1.52
5,000		1.65	1.65
6,000		1.76	1.76
7,000		1.85	1.85
8,000		1.92	1.92
9,000		1.97	1.97
10,000		2.00	2.00

[^] Recreational Vehicle Medical Payments coverage is only available for policies with Collision and Comprehensive coverage.

Government Employees Insurance Company
GEICO General Insurance Company

Arkansas

Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Deductible Factors

Collision

	Motor Home	Travel Trailer
Base Rates	\$230.20	\$698.60

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
250	1.11	1.11
500	1.00	1.00
1,000	0.74	0.89
5,000	0.66	0.54
10,000	0.65	0.50

**Government Employees Insurance Company
GEICO General Insurance Company**

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Deductible Factors**

Comprehensive

	Motor Home	Travel Trailer
Base Rates	\$802.00	\$754.60

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
100	1.24	1.23
250	1.04	1.09
500	1.00	1.00
1,000	0.89	0.82
5,000	0.73	0.68
10,000	0.70	0.64
100/ 50Glass	1.61	N/A
250/ 50Glass	1.53	N/A
500/ 50Glass	1.51	N/A
1,000/ 50Glass	1.42	N/A
5,000/ 50Glass	1.28	N/A
10,000/ 50Glass	1.26	N/A

GEICO Indemnity Company
Arkansas
Voluntary Recreational Vehicle Insurance
Proposed Liability Factors

Coverage	Proposed Factor
Bodily Injury	0.30
Property Damage	0.30
Uninsured Motorists Bodily Injury	0.55
Uninsured Motorists Property Damage	0.55
Underinsured Motorists	0.55
Medical Payments/Medical Benefits	0.30
Income Disability - Lost Earnings	0.30
Accidental Death Benefits	0.30

GEICO Indemnity Company

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors**

Vacation Liability ^

	Motor Home	Travel Trailer
Base Rate	\$3.50	\$3.50

	Increased Limit Factors	
Limit	Motor Home	Travel Trailer
10,000	Included*	Included*
25,000	2.33	2.33
50,000	3.00	3.00
100,000	3.33	3.33
300,000	4.00	4.00
500,000	4.33	4.33

^ Vacation Liability coverage is only available for policies with Collision and Comprehensive coverage.

* \$10,000 of coverage is included when Collision and Comprehensive are purchased.

GEICO Indemnity Company
Arkansas
Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors
Replacement Cost Personal Effects ^

	Motor Home	Travel Trailer
Base Rate	\$63.00	\$63.00

Limit	Motor Home	Travel Trailer
5,000	Included*	Included*
10,000	1.00	1.00
15,000	2.00	2.00
20,000	3.00	3.00
30,000	5.00	5.00
40,000	7.00	7.00
50,000	9.00	9.00
60,000	11.00	11.00
70,000	13.00	13.00
80,000	15.00	15.00
90,000	17.00	17.00
100,000	19.00	19.00

^ Replacement Cost Personal Effects coverage is only available for policies with Collision and Comprehensive coverage.

* \$5,000 of coverage is included when Collision and Comprehensive are purchased.

GEICO Indemnity Company

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors**

Emergency Expense Allowance ^

	Motor Home	Travel Trailer
Base Rate	\$16.80	\$16.80

Limit	Motor Home	Travel Trailer
1,000	Included*	Included*
3,000	1.00	1.00

^ Emergency Expense Allowance coverage is only available for policies with Collision and Comprehensive coverage.

* \$1,000 of coverage is included when Collision and Comprehensive are purchased.

GEICO Indemnity Company

**Arkansas
Voluntary Recreational Vehicle Insurance
Proposed Rate**

Emergency Roadside Service ^

	Motor Home	Travel Trailer
Rate	\$53.20	\$53.20

^ Emergency Roadside Service coverage is only available for policies with Collision and Comprehensive coverage.

GEICO Indemnity Company

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors**

Recreational Vehicle Medical Payments [^]

	Motor Home	Travel Trailer
Base Rate	\$21.00	\$21.00

Increased Limit Factors			
Limit	Motor Home	Travel Trailer	
1,000	1.00	1.00	1.00
2,000	1.20	1.20	1.20
3,000	1.37	1.37	1.37
4,000	1.52	1.52	1.52
5,000	1.65	1.65	1.65
6,000	1.76	1.76	1.76
7,000	1.85	1.85	1.85
8,000	1.92	1.92	1.92
9,000	1.97	1.97	1.97
10,000	2.00	2.00	2.00

[^] Recreational Vehicle Medical Payments coverage is only available for policies with Collision and Comprehensive coverage.

GEICO Indemnity Company

Arkansas

Voluntary Recreational Vehicle Insurance

Proposed Base Rate and Increased Deductible Factors

Collision

	Motor Home	Travel Trailer
Base Rates	\$322.30	\$978.00

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
250	1.11	1.11
500	1.00	1.00
1,000	0.74	0.89
5,000	0.66	0.54
10,000	0.65	0.50

GEICO Indemnity Company

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Deductible Factors**

Comprehensive

	Base Rates	
	Motor Home	Travel Trailer
Base Rates	\$1,122.80	\$1,056.40

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
100	1.24	1.23
250	1.04	1.09
500	1.00	1.00
1,000	0.89	0.82
5,000	0.73	0.68
10,000	0.70	0.64
100/ 50Glass	1.61	N/A
250/ 50Glass	1.53	N/A
500/ 50Glass	1.51	N/A
1,000/ 50Glass	1.42	N/A
5,000/ 50Glass	1.28	N/A
10,000/ 50Glass	1.26	N/A

GEICO Casualty Company
Arkansas
Voluntary Recreational Vehicle Insurance
Proposed Liability Factors

Coverage	Proposed Factor
Bodily Injury	0.30
Property Damage	0.30
Uninsured Motorists Bodily Injury	0.55
Uninsured Motorists Property Damage	0.55
Underinsured Motorists	0.55
Medical Payments/Medical Benefits	0.30
Income Disability - Lost Earnings	0.30
Accidental Death Benefits	0.30

GEICO Casualty Company

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors**

Vacation Liability ^

	Motor Home	Travel Trailer
Base Rate	\$4.90	\$4.90

	Increased Limit Factors	
Limit	Motor Home	Travel Trailer
10,000	Included*	Included*
25,000	2.33	2.33
50,000	3.00	3.00
100,000	3.33	3.33
300,000	4.00	4.00
500,000	4.33	4.33

^ Vacation Liability coverage is only available for policies with Collision and Comprehensive coverage.

* \$10,000 of coverage is included when Collision and Comprehensive are purchased.

GEICO Casualty Company
Arkansas
Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors
Replacement Cost Personal Effects [^]

	Motor Home	Travel Trailer
Base Rate	\$88.20	\$88.20

Limit	Motor Home	Travel Trailer
5,000	Included*	Included*
10,000	1.00	1.00
15,000	2.00	2.00
20,000	3.00	3.00
30,000	5.00	5.00
40,000	7.00	7.00
50,000	9.00	9.00
60,000	11.00	11.00
70,000	13.00	13.00
80,000	15.00	15.00
90,000	17.00	17.00
100,000	19.00	19.00

[^] Replacement Cost Personal Effects coverage is only available for policies with Collision and Comprehensive coverage.

* \$5,000 of coverage is included when Collision and Comprehensive are purchased.

GEICO Casualty Company

Arkansas

**Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors**

Emergency Expense Allowance ^

	Motor Home	Travel Trailer
Base Rate	\$23.50	\$23.50

Limit	Motor Home	Travel Trailer
1,000	Included*	Included*
3,000	1.00	1.00

^ Emergency Expense Allowance is only available for policies with Collision and Comprehensive coverage.
* \$1,000 of coverage is included when Collision and Comprehensive are purchased.

GEICO Casualty Company
Arkansas
Voluntary Recreational Vehicle Insurance
Proposed Rate
Emergency Roadside Service ^

	Motor Home	Travel Trailer
Rate	\$74.50	\$74.50

^ Emergency Roadside Service is only available for policies with Collision and Comprehensive coverage.

GEICO Casualty Company
Arkansas
Voluntary Recreational Vehicle Insurance
Proposed Base Rate and Increased Limit Factors
Recreational Vehicle Medical Payments[^]

	Motor Home	Travel Trailer
Base Rate	\$29.40	\$29.40

Increased Limit Factors		
Limit	Motor Home	Travel Trailer
1,000	1.00	1.00
2,000	1.20	1.20
3,000	1.37	1.37
4,000	1.52	1.52
5,000	1.65	1.65
6,000	1.76	1.76
7,000	1.85	1.85
8,000	1.92	1.92
9,000	1.97	1.97
10,000	2.00	2.00

[^] Recreational Vehicle Medical Payments coverage is only available for policies with Collision and Comprehensive coverage.

GEICO Casualty Company

Arkansas

Voluntary Recreational Vehicle Insurance

Proposed Base Rate and Increased Deductible Factors

Collision

	Motor Home	Travel Trailer
Base Rates	\$451.20	\$1,369.20

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
250	1.11	1.11
500	1.00	1.00
1,000	0.74	0.89
5,000	0.66	0.54
10,000	0.65	0.50

GEICO Casualty Company

Arkansas

Voluntary Recreational Vehicle Insurance

Proposed Base Rate and Increased Deductible Factors

Comprehensive

	Motor Home	Travel Trailer
Base Rates	\$1,571.90	\$1,479.00

Settlement Option	Motor Home	Travel Trailer
Actual Cash Value	1.00	1.00
Total Loss Replacement	1.20	1.20
Purchase Price	1.15	1.15

Deductibles	Motor Home	Travel Trailer
100	1.24	1.23
250	1.04	1.09
500	1.00	1.00
1,000	0.89	0.82
5,000	0.73	0.68
10,000	0.70	0.64
100/ 50Glass	1.61	N/A
250/ 50Glass	1.53	N/A
500/ 50Glass	1.51	N/A
1,000/ 50Glass	1.42	N/A
5,000/ 50Glass	1.28	N/A
10,000/ 50Glass	1.26	N/A

Government Employees Insurance Company
GEICO General Insurance Company
GEICO Indemnity Company
GEICO Casualty Company

Motor Home (RV)

Collision

Model Year and Symbol Relativities

2007 Base Model Year

Symbol Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
1	0.290	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.276	0.250	0.226	0.205	0.186
2	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
3	0.300	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.285	0.258	0.234	0.212	0.192
4	0.320	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.304	0.276	0.250	0.226	0.205
5	0.340	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.323	0.293	0.265	0.240	0.218
6	0.380	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.361	0.327	0.296	0.268	0.243
7	0.420	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.399	0.362	0.328	0.297	0.269
8	0.470	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.447	0.405	0.367	0.332	0.301
A	0.520	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.494	0.448	0.406	0.367	0.333
B	0.620	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.589	0.534	0.484	0.438	0.397
C	0.770	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.732	0.663	0.601	0.544	0.493
D	1.000	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.861	0.780	0.706	0.640
E	1.220	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.159	1.050	0.952	0.861	0.781
F	1.430	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.359	1.231	1.115	1.010	0.915
G	1.870	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.777	1.610	1.459	1.320	1.197
H	2.320	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	2.204	1.998	1.810	1.638	1.485
J	2.560	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.432	2.204	1.997	1.807	1.638
K	2.740	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.603	2.359	2.137	1.934	1.754
M	2.890	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.746	2.488	2.254	2.040	1.850
N	3.050	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.898	2.626	2.379	2.153	1.952
P	3.200	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	3.040	2.755	2.496	2.259	2.048
R	3.360	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	3.192	2.893	2.621	2.372	2.150
S	3.510	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.335	3.022	2.738	2.478	2.246
T	3.650	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.506	3.177	2.878	2.605	2.362
V	3.880	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.686	3.341	3.026	2.739	2.483
I	4.080	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.876	3.513	3.182	2.880	2.611
L	4.270	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	4.057	3.676	3.331	3.015	2.733
U	4.460	4.237	4.237	4.237	4.237	4.237	4.237	4.237	4.237	4.237	4.237	3.840	3.479	3.149	2.854
X	4.680	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.446	4.029	3.650	3.304	2.995
Y	4.940	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.693	4.253	3.853	3.488	3.162
Z	5.320	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	5.054	4.581	4.150	3.756	3.405
W	8.050	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	7.648	6.931	6.279	5.683	5.152

Government Employees Insurance Company
GEICO General Insurance Company
GEICO Indemnity Company
GEICO Casualty Company

Motor Home (RV)

Comprehensive
Model Year and Symbol Relativities

2007 Base Model Year

Symbol Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
1	0.230	0.230	0.230	0.241	0.252	0.263	0.275	0.288	0.301	0.315	0.330	0.345	0.345	0.345	0.345
2	0.280	0.280	0.280	0.293	0.306	0.321	0.335	0.351	0.367	0.384	0.402	0.420	0.420	0.420	0.420
3	0.300	0.300	0.300	0.314	0.328	0.344	0.359	0.376	0.393	0.411	0.430	0.450	0.450	0.450	0.450
4	0.350	0.350	0.350	0.366	0.383	0.401	0.419	0.439	0.459	0.480	0.502	0.525	0.525	0.525	0.525
5	0.370	0.370	0.370	0.387	0.405	0.424	0.443	0.464	0.485	0.507	0.531	0.555	0.555	0.555	0.555
6	0.410	0.410	0.410	0.429	0.449	0.469	0.491	0.514	0.537	0.562	0.588	0.615	0.615	0.615	0.615
7	0.450	0.450	0.450	0.471	0.492	0.515	0.539	0.564	0.590	0.617	0.645	0.675	0.675	0.675	0.675
8	0.490	0.490	0.490	0.513	0.536	0.561	0.587	0.614	0.642	0.672	0.703	0.735	0.735	0.735	0.735
A	0.540	0.540	0.540	0.565	0.591	0.618	0.646	0.677	0.707	0.740	0.774	0.810	0.810	0.810	0.810
B	0.610	0.610	0.610	0.638	0.667	0.698	0.730	0.764	0.799	0.836	0.875	0.915	0.915	0.915	0.915
C	0.760	0.760	0.760	0.795	0.831	0.870	0.910	0.952	0.996	1.042	1.090	1.140	1.140	1.140	1.140
D	1.000	1.000	1.000	1.046	1.094	1.145	1.197	1.253	1.310	1.371	1.434	1.500	1.500	1.500	1.500
E	1.260	1.260	1.260	1.318	1.378	1.443	1.508	1.579	1.651	1.727	1.807	1.890	1.890	1.890	1.890
F	1.470	1.470	1.470	1.538	1.608	1.683	1.760	1.842	1.926	2.015	2.108	2.205	2.205	2.205	2.205
G	1.860	1.860	1.860	1.946	2.035	2.130	2.226	2.331	2.437	2.550	2.667	2.790	2.790	2.790	2.790
H	2.230	2.230	2.230	2.333	2.440	2.553	2.669	2.794	2.921	3.057	3.198	3.345	3.345	3.345	3.345
J	2.580	2.580	2.580	2.699	2.823	2.954	3.088	3.233	3.380	3.537	3.700	3.870	3.870	3.870	3.870
K	2.750	2.750	2.750	2.877	3.009	3.149	3.292	3.446	3.603	3.770	3.944	4.125	4.125	4.125	4.125
M	2.790	2.790	2.790	2.918	3.052	3.195	3.340	3.496	3.655	3.825	4.001	4.185	4.185	4.185	4.185
N	2.840	2.840	2.840	2.971	3.107	3.252	3.399	3.559	3.720	3.894	4.073	4.260	4.260	4.260	4.260
P	2.880	2.880	2.880	3.012	3.151	3.298	3.447	3.609	3.773	3.948	4.130	4.320	4.320	4.320	4.320
R	2.920	2.920	2.920	3.054	3.194	3.343	3.495	3.659	3.825	4.003	4.187	4.380	4.380	4.380	4.380
S	2.960	2.960	2.960	3.096	3.238	3.389	3.543	3.709	3.878	4.058	4.245	4.440	4.440	4.440	4.440
T	3.000	3.000	3.000	3.138	3.282	3.435	3.591	3.759	3.930	4.113	4.302	4.500	4.500	4.500	4.500
V	3.050	3.050	3.050	3.190	3.337	3.492	3.651	3.822	3.996	4.182	4.374	4.575	4.575	4.575	4.575
I	3.110	3.110	3.110	3.253	3.402	3.561	3.723	3.897	4.074	4.264	4.460	4.665	4.665	4.665	4.665
L	3.160	3.160	3.160	3.305	3.457	3.618	3.783	3.959	4.140	4.332	4.531	4.740	4.740	4.740	4.740
U	3.210	3.210	3.210	3.358	3.512	3.675	3.842	4.022	4.205	4.401	4.603	4.815	4.815	4.815	4.815
X	3.260	3.260	3.260	3.410	3.566	3.733	3.902	4.085	4.271	4.469	4.675	4.890	4.890	4.890	4.890
Y	3.340	3.340	3.340	3.494	3.654	3.824	3.998	4.185	4.375	4.579	4.790	5.010	5.010	5.010	5.010
Z	3.440	3.440	3.440	3.598	3.763	3.939	4.118	4.310	4.506	4.716	4.933	5.160	5.160	5.160	5.160
W	5.000	5.000	5.000	5.230	5.470	5.725	5.985	6.265	6.550	6.855	7.170	7.500	7.500	7.500	7.500

Government Employees Insurance Company
GEICO General Insurance Company
GEICO Indemnity Company
GEICO Casualty Company

Travel Trailer (RV)

Collision

Model Year and Symbol Relativities

2007 Base Model Year

Symbol Code	2007 & Newer	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993 & Prior
1	0.150	0.123	0.123	0.123	0.123	0.123	0.118	0.114	0.110	0.105	0.101	0.098	0.098	0.098	0.083
2	0.250	0.205	0.205	0.205	0.205	0.205	0.197	0.190	0.183	0.176	0.169	0.163	0.163	0.163	0.138
3	0.290	0.238	0.238	0.238	0.238	0.238	0.229	0.220	0.212	0.204	0.196	0.189	0.189	0.189	0.160
4	0.340	0.279	0.279	0.279	0.279	0.279	0.268	0.258	0.248	0.239	0.230	0.221	0.221	0.221	0.187
5	0.380	0.312	0.312	0.312	0.312	0.312	0.300	0.288	0.277	0.267	0.257	0.247	0.247	0.247	0.209
6	0.450	0.369	0.369	0.369	0.369	0.369	0.355	0.342	0.329	0.316	0.304	0.293	0.293	0.293	0.248
7	0.530	0.435	0.435	0.435	0.435	0.435	0.418	0.402	0.387	0.372	0.358	0.345	0.345	0.345	0.292
8	0.600	0.492	0.492	0.492	0.492	0.492	0.473	0.455	0.438	0.421	0.406	0.390	0.390	0.390	0.330
A	0.670	0.549	0.549	0.549	0.549	0.549	0.529	0.509	0.489	0.470	0.453	0.436	0.436	0.436	0.369
B	0.760	0.623	0.623	0.623	0.623	0.623	0.600	0.577	0.555	0.534	0.514	0.494	0.494	0.494	0.418
C	0.870	0.713	0.713	0.713	0.713	0.713	0.686	0.660	0.635	0.611	0.588	0.566	0.566	0.566	0.479
D	1.000	0.820	0.820	0.820	0.820	0.820	0.789	0.759	0.730	0.702	0.676	0.650	0.650	0.650	0.550
E	1.110	0.910	0.910	0.910	0.910	0.910	0.876	0.842	0.810	0.779	0.750	0.722	0.722	0.722	0.611
F	1.220	1.000	1.000	1.000	1.000	1.000	0.963	0.926	0.891	0.856	0.825	0.793	0.793	0.793	0.671
G	1.360	1.132	1.132	1.132	1.132	1.132	1.089	1.047	1.007	0.969	0.933	0.897	0.897	0.897	0.759
H	1.600	1.312	1.312	1.312	1.312	1.312	1.262	1.214	1.168	1.123	1.082	1.040	1.040	1.040	0.880
J	1.810	1.484	1.484	1.484	1.484	1.484	1.428	1.374	1.321	1.271	1.224	1.177	1.177	1.177	0.996
K	2.030	1.665	1.665	1.665	1.665	1.665	1.602	1.541	1.482	1.425	1.372	1.320	1.320	1.320	1.117
M	2.160	1.771	1.771	1.771	1.771	1.771	1.704	1.639	1.577	1.516	1.460	1.404	1.404	1.404	1.188
N	3.050	2.501	2.501	2.501	2.501	2.501	2.406	2.315	2.227	2.141	2.062	1.983	1.983	1.983	1.678
P	3.200	2.624	2.624	2.624	2.624	2.624	2.525	2.429	2.336	2.246	2.163	2.080	2.080	2.080	1.760
R	3.360	2.755	2.755	2.755	2.755	2.755	2.651	2.550	2.453	2.359	2.271	2.184	2.184	2.184	1.848
S	3.510	2.878	2.878	2.878	2.878	2.878	2.769	2.664	2.562	2.464	2.373	2.282	2.282	2.282	1.931
T	3.690	3.026	3.026	3.026	3.026	3.026	2.911	2.801	2.694	2.590	2.494	2.399	2.399	2.399	2.030
V	3.860	3.182	3.182	3.182	3.182	3.182	3.061	2.945	2.832	2.724	2.623	2.522	2.522	2.522	2.134
I	4.080	3.346	3.346	3.346	3.346	3.346	3.219	3.097	2.978	2.864	2.758	2.652	2.652	2.652	2.244
L	4.270	3.501	3.501	3.501	3.501	3.501	3.369	3.241	3.117	2.998	2.887	2.776	2.776	2.776	2.349
U	4.460	3.657	3.657	3.657	3.657	3.657	3.519	3.385	3.256	3.131	3.015	2.899	2.899	2.899	2.453
X	4.680	3.838	3.838	3.838	3.838	3.838	3.693	3.552	3.416	3.285	3.164	3.042	3.042	3.042	2.574
Y	4.940	4.051	4.051	4.051	4.051	4.051	3.898	3.749	3.606	3.468	3.339	3.211	3.211	3.211	2.717
Z	5.320	4.362	4.362	4.362	4.362	4.362	4.197	4.038	3.884	3.735	3.596	3.458	3.458	3.458	2.926
W	8.050	6.601	6.601	6.601	6.601	6.601	6.351	6.110	5.877	5.651	5.442	5.233	5.233	5.233	4.428

Travel Trailer (RV)

Comprehensive Model Year and Symbol Relativities

2007 Base Model Year[illegible]

GOVERNMENT EMPLOYEES INSURANCE COMPANY
GEICO GENERAL INSURANCE COMPANY

AUTOMOBILE CHANGE SHEET

ARKANSAS

MISCELLANEOUS RULES SECTION

Revised pages 1 and 4 through 10 replace
pages of same numbers currently on file.

New pages 11 through 13 added.

RATE SECTION

Entire section replaces current section now on
file excluding Territory Definitions.

GEICO INDEMNITY COMPANY
AUTOMOBILE CHANGE SHEET
ARKANSAS

MISCELLANEOUS RULES SECTION

Revised pages 1 and 4-7 replace pages of same numbers currently on file.

New pages 8 and 9 added.

RATE SECTION

Entire section replaces current section now on file excluding Territory Definitions.

File # 2007-349

**Effective: 03/13/2008 NB
05/01/2008 RNL**

GEICO CASUALTY COMPANY
AUTOMOBILE CHANGE SHEET
ARKANSAS

MISCELLANEOUS RULES SECTION

New Miscellaneous Rule Section is hereby placed on file.

RATE SECTION

Entire section replaces current section now on file excluding Territory Definitions.

File # 2007-349

**Effective: 03/13/2008 NB
05/01/2008 RNL**